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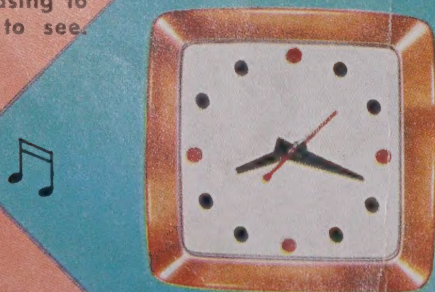
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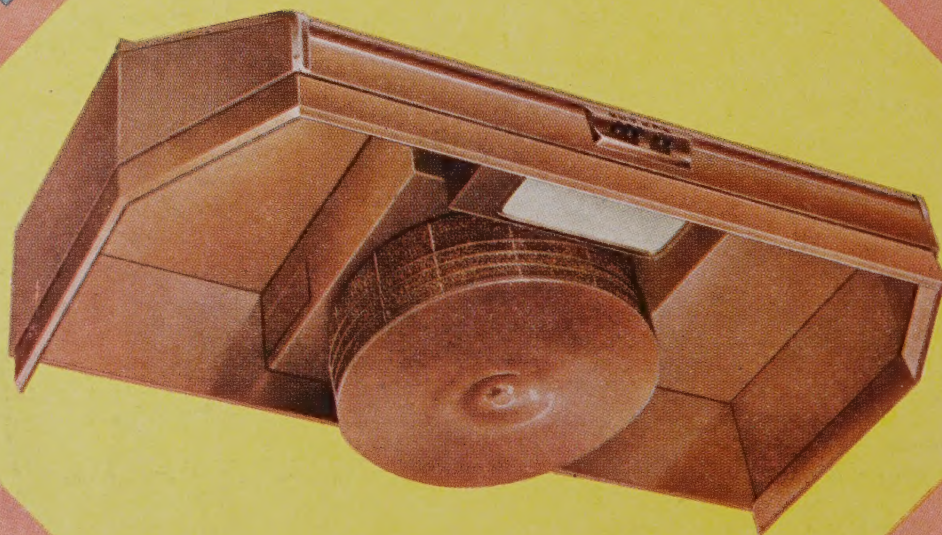
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ROUNDUP

FHA to restudy income requirements for borrowers

FHA has appointed a 15-member industry committee to examine its income requirements. The panel is a direct outgrowth of HOUSE & HOME's March editorial attacking FHA's minimum income requirements because as family income rises, the agency cuts its loan-to-income ratio sharply.

FHA brass will ask the mortgage credit committee to delve into the basic questions of whether the FHA requirements—set up in the 30s and recently updated, but not fundamentally altered—are in tune with today's changed economy. They will ponder items like how much income of working wives should be counted in computing family income for mortgage eligibility, how much family income in the higher brackets should be counted. Among committee members is former FHA Commissioner Guy T. O. Hollyday, now chairman of The Title Guarantee Co. of Baltimore.

Other committee members are: John D. Yates, vice president, Stockton, Whatley, Davin & Co., Jacksonville; P. I. Prentice, editor and publisher of HOUSE & HOME; George C. Johnson, president, Dime Savings Bank, Brooklyn; Walter E. Hoadley Jr., treasurer, Armstrong Cork Co.; George S. Goodyear, NAHB president; John F. Austin, MBA president; Robert

P. Gerholz, Flint, Mich., builder; Milford A. Vieser, financial vice president, Mutual Benefit Life Insurance Co.; Leo Grebler, Natl. Bureau of Economic Research; Philip Klein, president, Mohawk S&L, Newark, N.J.; Sylvia Porter, financial columnist, New York Post; Robert E. Scott, NAREB v. p.; William A. Clarke, president, William A. Clarke Co., Philadelphia.

There are some indications top FHA men are in a mood to give income requirements a drastic overhaul. Asst. Commissioner Cy Sweet, addressing the Virginia State Home Builders, disclosed that in its experimental pilot program for small towns (Roundup, March), FHA will let local banks (which must be approved mortgagees) have complete say-so on whether a borrower can afford a loan.

Kansas City HBA expels two members for signing with unions

Two big Kansas City home builders, James Stanton and Donald Elbel, have been booted out of the Home Builders Assn. of Greater Kansas City for settling privately with striking carpenters and painters. Association directors voted unanimously that the two violated bylaws under which members must abide by agreements reached with craft unions by the association's labor negotiating committee. Carpenters struck May 6 for a three-year, 25¢-15¢-12½¢ hourly wage boost. Painters struck May 1 for a three-year 17½¢-17½¢-17½¢ increase plus 50¢ instead of 12½¢ hourly premium for using rollers. Eight other crafts settled for an average of 11½¢ an hour pay boost. Since Kansas City has been unionized since 1946, the strikes halted almost all home building there.

Will Congress choke the mortgage market with discount controls

The mortgage market seems headed into a new knot, compounded of a fresh tightening of money and the political threat of discount controls on FHA and VA loans.

Interest rates jumped so perpendicularly in early June that discounts on 4½% VAs rose as much as 2 points in some cities (see p. 73). Indications are that money will be none too plentiful for FHA loans on the new and lower down-payment terms Congress is about to pass (see p. 64). Discount controls, schemed up by Democrats who like to make political capital out of attacking money lenders, would almost surely put VA out of business. Tom Sweeney, VA loan guaranty officer, may have been anticipating this when he got up to talk to NAHB directors in Washington last month. Said Sweeney, "It's been nice knowing you."

FHA tells field offices to boost valuations

For years, builders (at HOUSE & HOME Round Tables and elsewhere) have been proclaiming that FHA valuations consistently fall way below sales prices, especially for upper bracket (\$18,000 up) houses. Now, FHA at last has issued a directive aimed at this obvious shortcoming.

"In offices where estimates of replacement cost for higher cost dwellings consistently fall below sales prices, every effort should be made to correct this condition," says a field order (No. 1672) signed by Deputy Commissioner Charles Sigety. The order urges FHA offices to use an individual estimate instead of cost tables for higher cost dwellings. It cautions field men that upper bracket homes often involve "more and better mechanical equipment," lath and plaster instead of dry-wall, higher labor costs because of "greater attention to detail." Higher costs for overhead and design and higher profits per house "should be recognized," the order insists.

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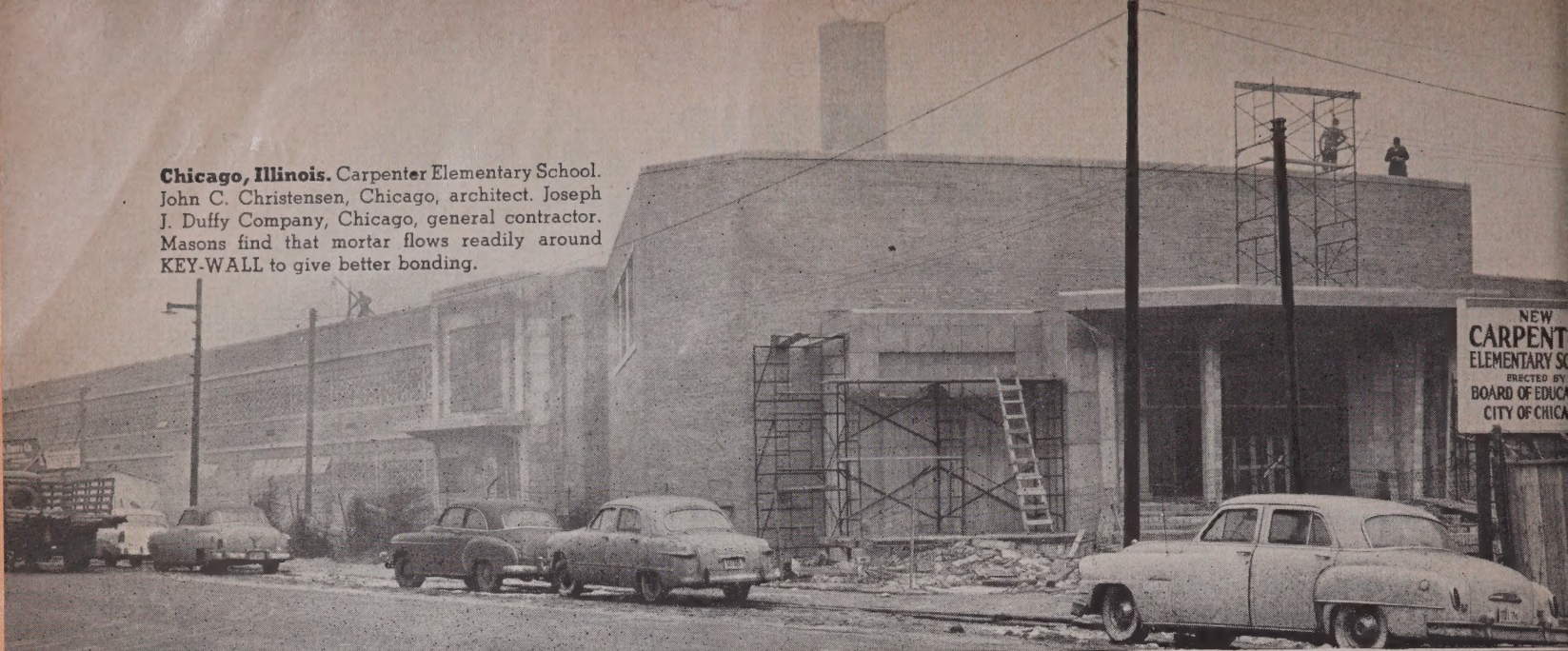
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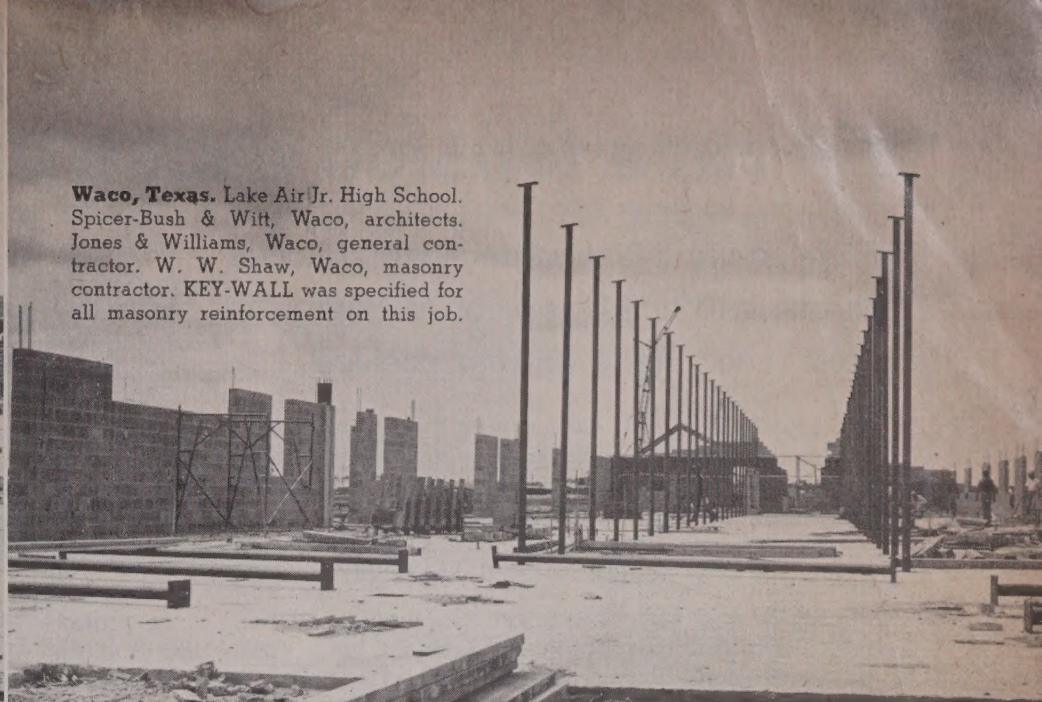
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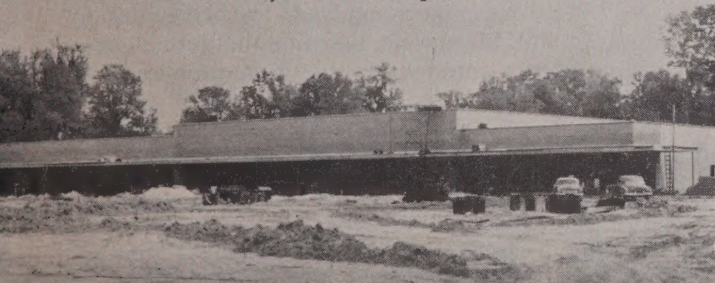
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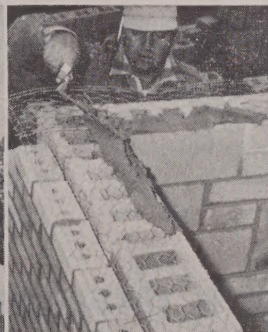
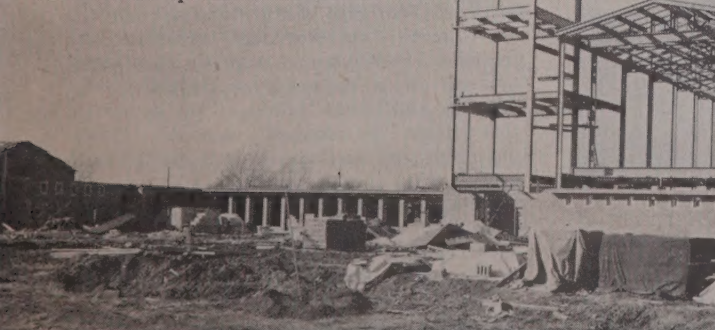
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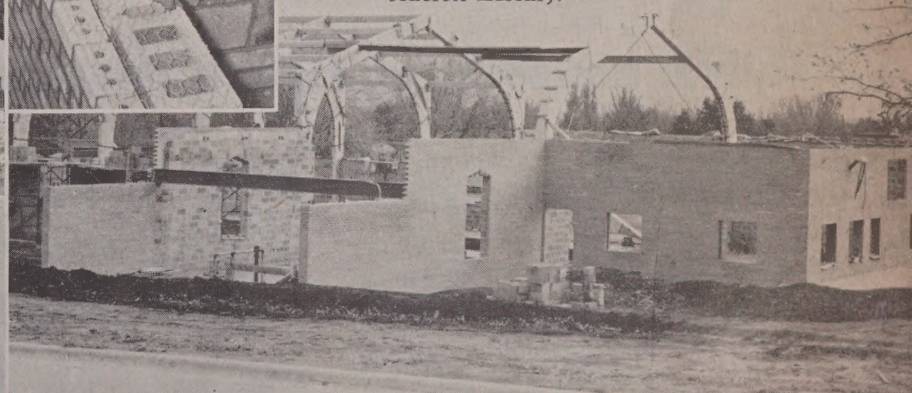
Baton Rouge, Louisiana. Broadmoor Village Shopping Center. Richard C. Coney, Jackson, Miss., architect. Howie Construction Company, Jackson, general contractor. A. L. Falls, Jackson, masonry contractor. KEY-WALL is being used in every other course in the outside walls and in every course of the partitions.



Peoria, Illinois. First Baptist Church. Harold E. Wagoner, Philadelphia, architect. Jamieson & Harrison, Peoria, associate architects. C. Iber & Sons, Peoria, general contractor. One of a number of churches designed by Mr. Wagoner on which he has specified KEY-WALL.



Bellevue, Nebraska. St. Mary's Catholic Church. Willis Regier, Omaha, architect. Korshoj Construction Company, Inc., Blair, general contractor. Masonry superintendent, Leonard Rieple, likes the way KEY-WALL is easily lapped to tie brick facing to the concrete masonry.



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Will race tension choke public housing?

Projects go unbuilt as white neighborhoods block plans to build—except in Negro ghettos. Looming: a 25-year backlog

Public housing is so sick some experts think it is virtually dead. Even such an ardent public housing advocate as Charles Abrams now describes this depression-born program as "slowly withering away."

Cities are not applying for more public housing units and are not building units already approved. Specifically:

- Of the 35,000 units authorized by congress for fiscal 1956-7, only 1,810 were under contract by mid-June and not a single one was under construction. Most of the 1,810 units are projects in Puerto Rico that missed approval a year earlier.
- The Public Housing Administration has some 90,200 units in its backlog of construction—units for which the federal government has signed a contract agreeing to subsidize rents after construction. The backlog covers public housing authorizations that stretch as far back as 1953.
- Even allowing for a spurt which might produce contracts for 5,000 new units in the just ended fiscal year, there is enough backlog and authorization on hand now to last 25 years, at public housing's present pace.

Reasons for the decline and fall of government-subsidized housing are almost as easy to find as the fact itself. But there are many reasons. And their relative importance not only varies from city to city but is difficult to analyze quantitatively anywhere.

Reason No. 1: now that public housing is "integrated," it is becoming Negro housing in more and more cities. For example, public housing in Chicago is now 85% Negro occupied, according to the Chicago Housing Authority. In consequence, white neighborhoods are blocking plans to build new projects—unless they are built in Negro ghettos. No public housing units were built or started in Philadelphia last year for

this reason. In Chicago, no new sites have been picked for two years. "There's no question about it—our whole problem in getting a project going today is the integration, open-occupancy issue," says Director Russell C. Taylor of the Columbus (Ohio) Metropolitan Housing Authority.

The lesson of all this turmoil seems to be: most US white citizens are so unready to accept Negroes as neighbors that they are exercising their sovereignty to prevent it, if possible. The fact that Negro exclusion is clothed in hypocritical evasions labeled zoning, land use or real estate values, does not alter the central fact that it is the real motivating force.

Reason No. 2: the institutional, poorhouse look of high-rise projects. Most public housers themselves, struggling for ways to snap what Catherine Bauer calls the "dreary deadlock" of public housing, agree there should be no more big projects, much more scattering of public housing into small clusters.

Reason No. 3: what PHA euphemistically describes as "management problems." In some cities, this merely means that local housing authorities have all the work they can handle with existing projects. In New York, it means crime, vandalism and slipshod maintenance so threatening that his aides are urging Mayor Robert Wagner to double the housing authority's private police force (June, News).

Reason No. 4: public housing, as Elizabeth Wood argues, "is getting a bad reputation; it is being stigmatized as a bad place to live by normal low-income families of good standards." Miss Wood, former executive secretary of the Chicago Housing Authority, came up with this finding after a 15-month study of a project in New York City. She blames the fact that more and more "problem families" are being concentrated in public housing. "It takes only a very few, very anti-social people to make a floor or a building or a project unsatisfactory to parents who are concerned about their children," she says.

Reason No. 5: rising costs. The law now limits public housing to \$1,750 per room including land. The ceiling has not been raised since 1949. Meanwhile, based on the Boeckh index for high-rise apartments, construction costs have gone up 35%.

Public housers rap HHFA, demand rewrite of housing laws

The public housing lobby, which is painfully aware that public housing is not working, wants the nation's entire housing program rewritten.

How it should be done was the chief topic of discussion last month at the 26th annual meeting of the National Housing Conference, a non-profit New York corporation whose proudly proclaimed function is to influence legislators to favor its brand of help to housing.*

The 400 delegates opened their day-and-a-half meeting in Washington's Statler Hotel by adopting resolutions denouncing HHFA-administrator Albert M. Cole and the heads of his "constituent agencies" (i.e., PHA, URA, FHA) for "maladministration of existing programs." Striking in all directions, NHC also assailed "the breakdown in administration of the public housing program," "PHA limita-



HHFA'S COLE

For a tongue lashing, smiles

appropriation of \$500 million a year and make it "immune" from economy drives. The conference asked that cities' share of renewal costs be cut from its present one-third to "no more than one-fifth."

Delegates plumped for a monumental subsidy for a new, middle-income housing program (while insisting that middle-income families "neither need nor want a subsidy"). Specifically, they urged creation of a new National Mortgage Corp. to make enough "low-interest, long-term loans" at close to cost to build 500,000 homes a year. They urged creation of a cabinet-level Department of Housing and Urban Affairs. They demanded that HHFA "be required" to analyze "housing needs and markets in each metropolitan area."

Retiring Chairman Ira S. Robbins attacked "red tape and bedevilment by Washington agencies" and said "there is no continuity" to the public housing program.

Next morning, the much-criticized HHFA-administrator Cole did some criticizing of his own. Before starting a prepared talk, Cole tartly asked: "Are you really interested in finding answers to our housing problems" or just passing "unrealistic resolutions about

* NHC officials explain the apparent anomaly of such activity (by a nonprofit corporation whose constitution says "no substantial part" of its work shall involve "propaganda" or "trying to influence legislation") by noting that NHC has never claimed income tax exemption as a nonprofit group.

tions and tight regulations on sites, costs, budgets," "road blocks and red tape" in urban renewal. NHC called for 200,000 units of public housing a year (just what the Senate turned down a few weeks ago). It demanded that Congress give renewal a "continuing"

something that can never be achieved, regardless of which party is in power?"

The mild-mannered housing boss wore his usual smile, but his words were as sharp as any he has used in public during his four years in office: "I am not sure whether the National Housing Conference is not becoming more and more reactionary. It seems to me that NHC is thoroughly satisfied that the programs developed long ago are still good enough. . . . Public housing officials, and I include NHC, must be willing to alter patterns of 20 years ago and make them apply to broader problems of today."

H&H staff



DISCRIMINATION'S ABRAMS

For old problems, new recipes

Cole offered his critics a choice of joining with him "in an unprejudiced, intelligent approach to the problems" or "joining the pot-shotters who occasionally come to Washington, lob some biased, political shots at officials and then go home. If you care to fight, the housing administrator has been known to fight." Then Al Cole sat down and lit a Corona.

(NHC directors, huddling later, decided to confer with him to canvass housing problems.) Other developments:

- Sen. John J. Sparkman (D, Ala.) and Rep. Albert Rains (D, Ala.), chairmen of Senate and House housing subcommittees, agreed it is time to make big changes in the public housing program.

- Charles Abrams, chairman of the New York State Commission Against Discrimination, offered a 10-point scheme for rewriting US housing laws. Among other things, he said the government should get out of the first mortgage business and guarantee only second mortgages (an idea not too far apart from the US S&L League's plan to insure the top 20% of conventional 90% loans). Abrams also called for 1) \$2 billions for 45-year, direct mortgage loans at "0 to the market rate" to low-income families, 2) rent subsidies for open low-income families, 3) retention of over-income families in public housing at higher rents, 4) less slum clearance for public housing projects, 5) formation of state land agencies to buy and develop vacant land outside cities, re-sell it to builders.

- Lee Johnson, NHC executive vice president, let a not-too-well-hidden cat out of the bag. He disclosed that this spring's survey of mayors of 150 cities by Sen. Sparkman's housing subcommittee, which reported a huge need for more middle-income housing, was instigated by NHC. Moreover, he said, NHC "provided" the questionnaire form and consulted with Senate staffers in writing up the results.

- Sen. Jacob K. Javits (R, N.Y.) reminded NHC of the facts of politics: "Federal programs have gone about as far as they are likely to go in the immediate future in home building."

Philadelphia story: white neighborhoods fight housing projects—so none are built

Three cities which the Public Housing Administration says have had their share of site selection troubles are Philadelphia, Chicago and Columbus, Ohio. HOUSE & HOME correspondents, asked what the problems were, reported unanimously: racial integration. Their reports follow:

Neighborhood protests — almost always masking objections to Negro invasion of white areas—have crippled construction of public housing in Philadelphia.

No units were built or started last year, although the Philadelphia Housing Authority had plans to build 2,500 on 21 sites scattered throughout the city.

"The residents were terrified," admits Walter E. Alessandrini, executive director of the housing authority. "Terror is the only word for it."

How it started

In the city of brotherly love, violent antipathy to building public housing was a long time reaching its 1956 crescendo. In 1950, when the housing authority proposed a 746-unit project in a totally white section of South Philadelphia, the ensuing uproar included a demonstration by 500 people at city hall. Wilson Park was built anyway. It was completed in 1954 and, according to Drayton Bryant, director of community relations for the authority, there has been only minor friction around the project, although it is 12% Negro-occupied.

Today, Philadelphia has 10,151 units of federally-aided public housing—half of them Negro-occupied. But the waiting list is 80% Negro, so the racial mix will change more.

When the housing authority, on April 4 last year, announced plans to build the 2,500 new units, it expected some opposition. For one thing, most of the 21 sites were open land, involving no slum clearance. For another, many were virgin territory for subsidized housing. And the authority was in a hurry—it needed federal approval of plans, sites and land contracting by July 31.

Public reaction was unexpectedly violent. Neighborhood meetings to protest some sites drew crowds of 1,000 or more. Four public hearings attracted throngs of 600 that jammed the board of education auditorium and spilled out into the hallway.

City Housing Coordinator William L. Rafsky tried to explain the program. Frequently, hoots, howls and catcalls drowned him out.

All reasons but the real one

Protesters — housewives, clergymen, a judge, politicians and officials of neighborhood civic groups—raised objections to the sites. They voiced concern over real estate values, crime rates, loss of tax producing property, school overcrowding. They pleaded more urgent need for the land for industrial purposes. Realtors opposed 16 of the sites for similar reasons.

Some women appeared at meetings carrying signs which said: "Don't drive the voters to the suburbs," "Don't lower Olney's values," or simply "We protest low-rental housing."

The question of race was never mentioned—publicly. But the basis of the clamor, officials agree, was the fact that most of the families that would be moving into the projects would be Negroes.

Politicians were alert to the public mood.

City council approval was not required for site acquisition. But council approval was needed for zoning changes, water and sewer service and street plans. One Democratic councilman, chairman of the streets and services committee, laid it on the line when a site was proposed in his own Rawnhurst section: "They'll wait 3½ years until I'm no longer in office before they'll get streets and sewers in there," he promised.

Opposition came from both parties. A Republican councilman from Manayunk warned that he "would not be able to co-operate with any of the services your projects require." He was cheered wildly.

There were those, of course, who urged construction of more public housing. They invariably wanted it put elsewhere.

The upshot was that the housing authority proposed six substitute sites for those which drew the hottest blasts, then settled for submitting only 14 proposed sites to the government. Of these, only eight were from the original list of 21. The US approved nine, rejected the rest. The sites opposed by the councilmen from Rawnhurst and Manayunk were among those dropped before the site list went to Washington.

How to muffle the outcry

The bitter experience of 1956 prompted the housing authority to try a new tack in picking sites. It made a survey of all possible public housing locations in Philadelphia, gave each a priority. Then it set about getting community agreement on sites before submitting applications to Washington. The housing authority and Rafsky held six community meetings in February to give residents a chance to speak up about how sites should be picked.

The effectiveness of the sessions is still debatable. There was none of the rancor that marked the 1956 hearings, but then, as Alessandrini points out, no specific sites were discussed. Public reaction was polite, but guarded.

Alessandrini has no illusions. He expects that when he and Rafsky go before the neighborhood people with a list of half a dozen possible sites in their areas the 1956 protests will crop up again. He is merely hopeful that the outcry will be tempered. Last year, an accusing question to an audience, like "should we say we don't want federal housing?" would draw a chorus of "yes;" a statement that "unless we can find sites we will lose federal grants" would spark a deafening "good."

Costs, red tape & zoning

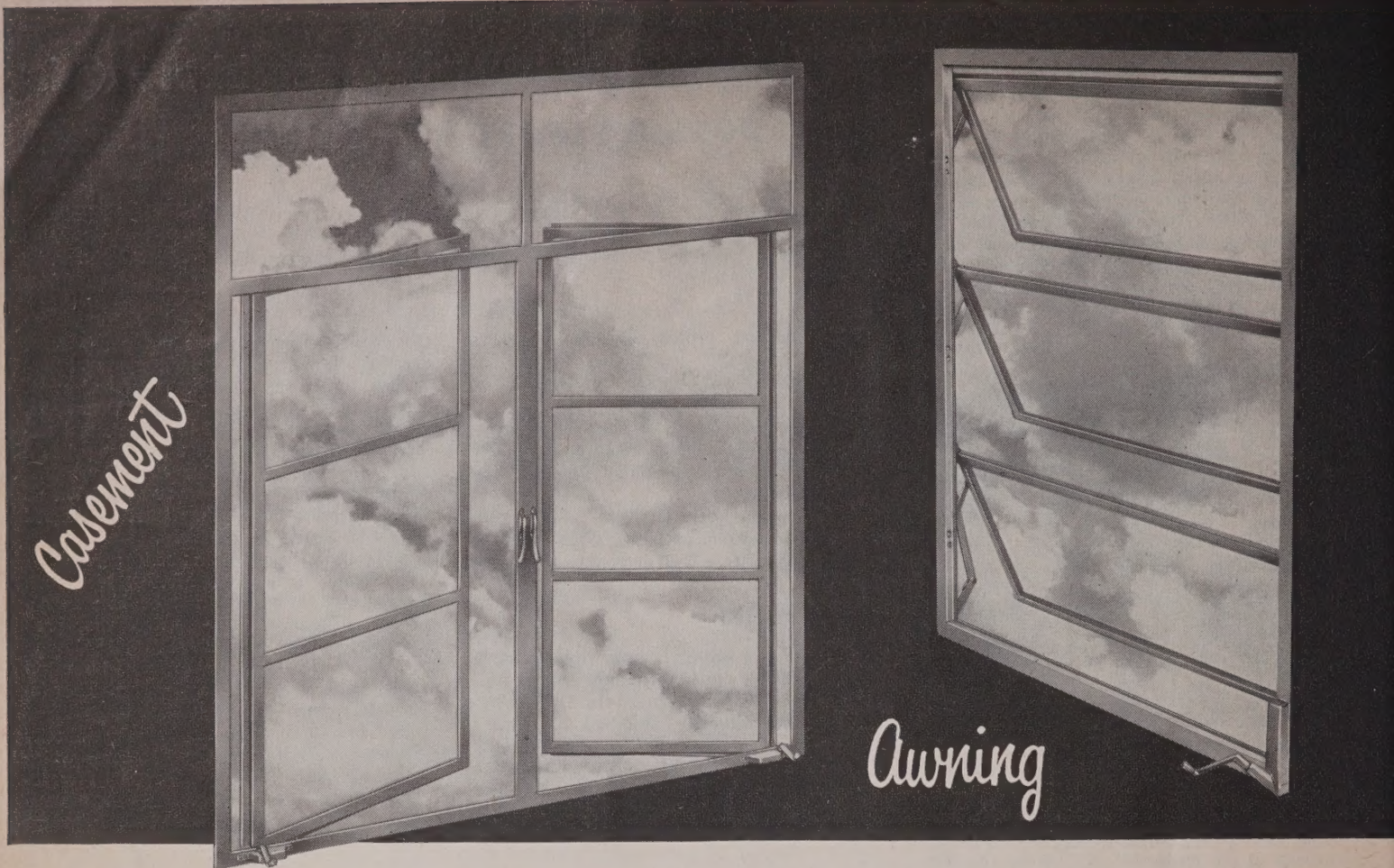
From his eminence as the city's top housing and redevelopment aide, bespectacled Bill Rafsky sums up the major obstacles to building more public housing this way:

1. Shortage of residential land zoned for apartments (the city council can make zoning changes, but does so rarely).

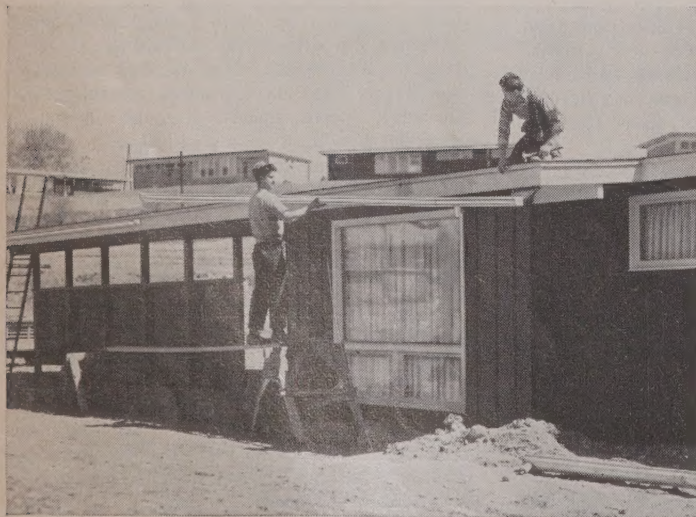
2. Residents' opposition where suitable land is located near new or built-up areas.

3. Insufficient funds to clear slum areas for sites.

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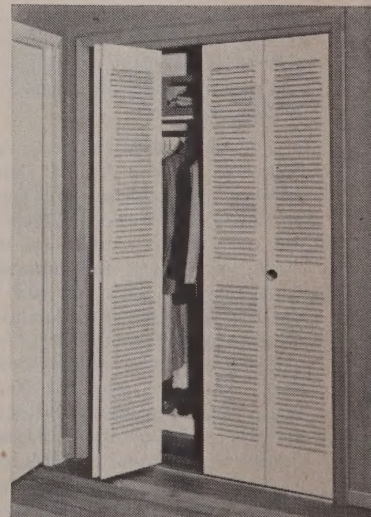


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4. High land costs in older areas. These require high-rise buildings which, in turn, would lead to overcrowding the land and would be bad for children.

5. Federal requirements for setbacks, rear space and other building musts which permit too little flexibility to use sites which would require some compromise in design, but are otherwise acceptable. Federal restrictions, says Rafsky, also keep him from buying existing housing and fixing it up.

Of these obstacles, Rafsky rates No. 2 (residents' opposition) as the toughest.

Chicago's aldermen keep projects in Negro wards

For two years, an uneasy peace has prevailed over selection of sites for public housing in Chicago.

Reason: no new sites have been picked since May 1955. There was an uproar then over three of 25 sites submitted by the Chicago Housing Authority. Back of it lay the familiar pattern: white neighborhoods objected to housing projects because most of their occupants would be Negroes.

Loudest complaints came from Chicago's 10th ward—where Trumbull Park Homes of race riot fame is located—and where the CHA wanted to build 300 units of row-housing on vacant, tax delinquent land. Several thousand residents of the ward signed petitions opposing the project. Alderman Emil V. Pacini, who is also Democratic committeeman in the 10th, found a contractor to begin building single-family homes in the area.

Naturally, the site was knocked off the list at committee hearings, as were two others. By the time the list of 25 sites got before the city council, there was not much anybody wanted to squabble about. All the sites were in Negro areas. When the Trumbull Park riots made Chicago's aldermen realize no project could bar Negroes, opposition to public housing solidified. Now, through aldermanic "courtesy," they protect each other from CHA invasions.

CHA Board Member Charles R. Swibel says flatly there is no chance of locating new public housing in any white neighborhood.

The significance of this comes into focus when you add the fact that Chicago recently put in an informal "reservation" with PHA for 8,000 more new units—or about 10% of the 70,000 authorized for the entire nation during the fiscal years 1956-58. Public housers fear the explosive site issue will be detonated again soon.

Chicago already has 15,232 public housing units—85% of whose 68,000 occupants are Negroes, according to Swibel. Another 3,372 units are under construction and 8,690 more are in preliminary phases of design or land acquisition. Still, with Negroes pouring into Chicago, the city wants more.

Public housing chief fears race bias will halt projects

Russell C. Taylor, a greying, paunchy, soft-voiced man who is director of the Columbus (Ohio) Metropolitan Housing Authority, talks these days in tones of discouragement.

It has taken him six years to fight off pub-

lic housing opponents and get demolition started for a 524-unit project—the city's first since before World War 2.

Open occupancy is "our whole problem," Taylor says—"no question about it." But he adds: "We just don't have a public housing atmosphere here."

When Columbus' first four projects were built (before 1941) there was no racial trouble. The first, 424 units, was built for Negro occupancy, the other three (340, 252 and 334 units, respectively) for white occupancy. Since open occupancy was decreed, says Taylor, Poindexter Village has remained 100% Negro-tenanted. The other three projects have become 25% Negro occupied. Thus Columbus' 1,352 units today are half Negro occupied.

Taylor's disillusionment began in 1951 when he began looking for a place to put the 524-unit project he is finally starting six years later. He found an open section in East Columbus, near the Catholic St. Marys of the Springs College. Neighboring residential areas were 80% white, 20% Negro. The square, 35-acre plot was badly zoned: a 100' deep border was set for commercial use, all of the interior for residential. Taylor made surveys and optioned land—at a cost of \$153,000. But when the rezoning request went to the city council, so went a public protest, in the form of petitions, circulated by Columbus home builders. The petitions asked a referendum, which the council granted. Rezoning was beaten, 2-1.

Taylor lay low for four years, then quietly shifted the site to an area where the population makeup was 80% Negro. That is where the project is being built.

SEGREGATION:

Anti-discrimination bills pass in four states; ten fail to act

Four more states have joined New York in enacting laws against racial discrimination in housing. Many signs indicate several more will do so in 1958 and 1959 legislative sessions.

Massachusetts, Oregon, Washington, New Jersey and New York all now ban discrimination because of race, color, creed or national origin in publicly aided housing. This includes housing financed through FHA and VA. In addition, Minnesota has a new law declaring that opportunity to acquire housing without discrimination is a civil right.

Three states have gone even further than New York, which limits application of its two-year-old law to multiple-unit dwellings and houses in groups of ten or more controlled by one owner and built after June 30, 1955. Oregon's law extends to groups of five or more single-family houses. New Jersey and Washington put no limit on the size of development or date of construction. Both also bar lenders from discriminating when making housing loans.

Washington and Oregon also go further than the New York model law by giving their state boards against discrimination power to initiate complaints against violators. In New York, complaints must be filed by victims.

Drastic bills rejected

Ten states defeated bills against discrimination. In two, Minnesota and New York, the bills would have extended coverage to all housing, though New York's proposal was limited to houses in groups of ten or more (May, News).

Bills patterned after New York's present law were bottled up in committees in California, Connecticut, Illinois, Maryland,

Michigan, Ohio and Pennsylvania. Only in New Mexico did such a bill come to a floor vote; it passed in one house but narrowly missed in the other.

Support from both parties

A sign of the growing political popularity of laws against racial segregation in housing appeared in New Jersey. There, the only real argument over the strong law passed was between Republicans and Democrats as to who deserved credit. The measure passed unanimously.

New Jersey's law covers "publicly assisted housing accommodations" and defines these as "all housing built with public funds or public assistance . . . and all housing financed in whole or in part by a loan, whether or not secured by a mortgage, the repayment of which is guaranteed or insured by the federal government or any agency thereof." The NJ Division Against Discrimination will handle enforcement (though only one official will be added to handle complaints involving housing). Procedure involves first an investigation to establish the validity of a complaint, then an attempt at mediation and finally, if necessary, court action by the state.

Spokesman for the anti-discrimination division concede there will be little use trying to enforce the new law against individual home owners.

NY anti-bias housing law faces constitutional test

New York's law against discrimination in housing is headed for its first constitutional test in the courts.

The case apparently will be carried to the

US Supreme Court. Thus its outcome may well affect similar laws in other states.

Pelham Hall Apartments, in the tony Westchester County suburb of New Rochelle, has challenged constitutionality of a two-year-old section of the NY law which forbids discrimination in FHA or VA housing. The case arose when Norris Shervington, a Negro, employed by a publishers' representative, complained to the State Commission Against Discrimination that Pelham refused to rent him a \$158-a-month apartment in its Rochelle Arms building completed last year under an FHA mortgage. Pelham did not deny the charge.

The commission is expected to find in favor of Shervington and order Pelham to rent to him. Failure to comply can bring a fine or jail sentence. However, the law permits an appeal from the quasi-judicial ruling to NY courts. Once the matter reaches court, Pelham's Attorney Joseph R. Pisani says he will attack the act on several grounds:

- He contends the state has no right to forbid discrimination in federally aided housing.
- New York's constitution, he says, does not make the right to buy or rent housing a civil right. A constitutional amendment would be required.

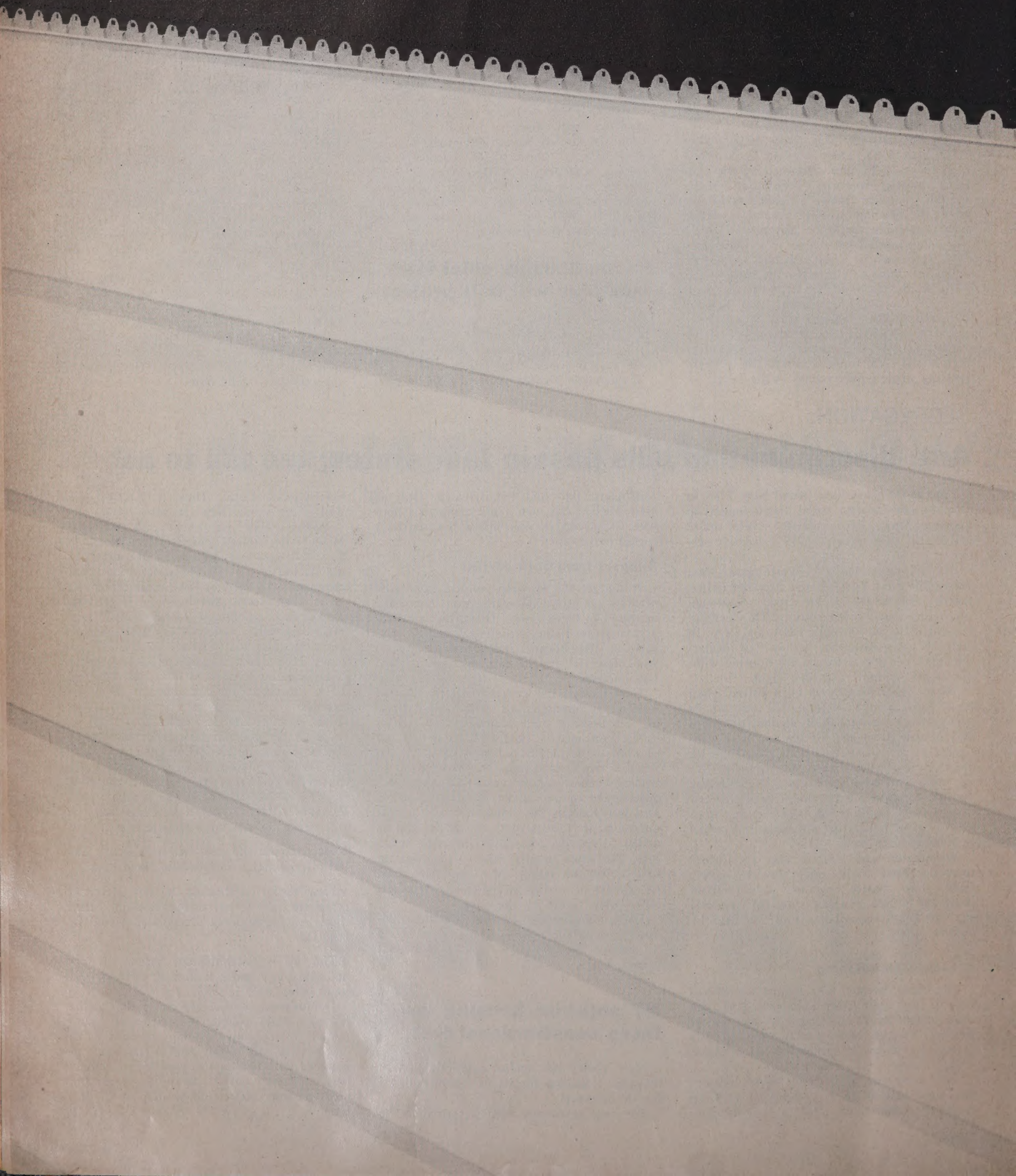
- The law is discriminatory because it does not apply to housing built with FHA or VA loans before July 1, 1955.

Commission counsel expects to defend the law as a valid exercise of police power supported by legislative findings of reasonable need. They will argue that FHA has announced its intention to cooperate with local laws, and that cut-off dates have been upheld in many court rulings affecting similar laws.

NEWS continued on p. 49

The coming thing in Care-free building is aluminum siding. There's no upkeep. No fading of the hard, lasting finish. Occasional washing keeps it clean, its colors bright. At present-day maintenance costs, it would be a good buy at several times the price. Care-free? That's an understatement!

Alcoa gives *Care-free*



HOUSING MARKET:

Humphrey hits tight money critics; blames housing dip on other items

The most comprehensive—and persuasive—defense yet of the administration's housing policies has come, not from HHF Administrator Albert Cole, but from Treasury Secretary George Humphrey.



HUMPHREY

Tight money, says Humphrey, is not the chief cause of lagging housing starts. Starts are off because 1) Congress refused to raise the sub-market $4\frac{1}{2}\%$ VA interest rate so it is "increasingly difficult for a veteran to obtain such a loan"; 2) "unlimited mortgage credit" is not available; 3) home construction has been running ahead of family formation; 4) costs of materials, land and taxes have risen; 5) "there has been actual overbuilding in some localities"; 6) a "diminishing supply of desirable sites in others."

Humphrey's answer to critics who charge the administration's tight money policy has hit housing unduly hard was part of his two-hour statement to the Senate finance committee as it opened a probe of the nation's finances. "The real choice" for the country, he said, is between the administration's anti-inflation policies and "the robbery of renewed inflation." Asked Humphrey: "How much better off would . . . young families [who have had to postpone home buying] be if a more-than-adequate supply of credit had brought about increased prices not only of their home but of all the other articles which they desire?" He also noted:

- Almost 5 million families have moved into new homes since 1952.
- Almost 30 million families now own homes, a 13% increase in four years!
- In four years under Eisenhower, more new homes went up than in any other four years of US history.
- Conventional loans are up for the first five months of this year, compared to 1956; only FHA and VA financing (with their fixed interest rates) are down—42%.
- FNMA purchases in the last 12 months total nearly \$1 billion—"an amount surpassed only in the calendar year 1950" when FNMA bought entirely with Treasury money.

High costs, low productivity blamed by S&L economist for buyers' strike

Are construction costs and non-productivity so far out of hand they are starting to cripple the new housing market?

Dean Arthur M. Weimer of Indiana University's school of business put this warning in economist's language last month. He said: "Unless some gains are made" in reducing construction costs and increasing productivity, "housing will occupy a relatively less important role in our economic system in the years ahead."

"The American consumer," explained Weimer, "despite popular impressions, is typically a wise and cautious buyer. He recognizes the relative values he receives for a dollar spent on housing and a dollar spent on other goods and services. Unless the housebuilding industry can give him greater value per dollar he will choose to improve his living standards in other directions than in housing."



WEIMER

First symptoms of trouble are already appearing, says Dean Weimer.

"Builders have attempted to pass on high construction costs in labor and materials to buyers through high sales prices for new houses, but the buying public is showing very definite signs of resisting. High construction costs would be much less of a barrier if builders were able to increase the efficiency of their operations enough to [offset] at least part of the rise in construction costs. . . . Unfortunately, relatively little real progress has resulted. Recent studies by the CED and the Natl. Bureau of Economic Research indicate there have been only slight gains in productivity in the housebuilding industry during the past 40 years; these gains were not as great as in heavy construction or in American industry generally. . . . As a result, most buyers are not certain they are receiving adequate values for the dollars spent for new houses."

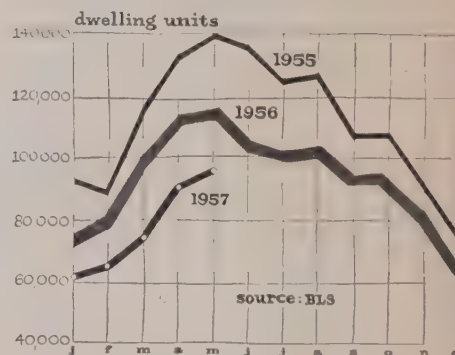
What should the industry do about its laggard technology, uncontrollable labor unions? "I have no suggestions [for] increased productivity," says Weimer.

LOCAL MARKETS:

Chicago: "Our real market is some place between \$21,000 and \$26,500." That's how J. R. Kerr, head of Bell S&L Assn.'s real estate loan department, assays the Chicago home building market. "Over \$26,500," he says, "building is off." Bell's latest report on Chicago area sales also shows that *total* building is off. Permits issued for houses in the first five months this year total 12,700, off 28% from 1956. But permits for multiple units are up 30% to 4,364.

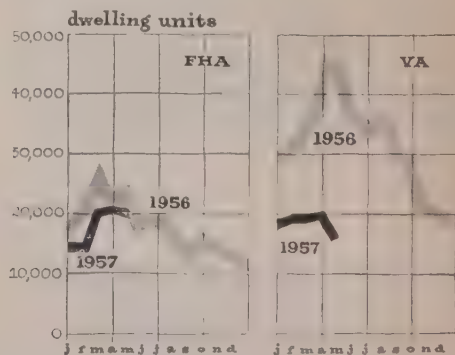
Jacksonville: Most houses in north Florida are in the \$10,000-15,000 range and are sold to buyers earning \$350-500 a month, say builders. Joseph O. Shaffer, who specializes in the higher-price range, says his starts are down only 50% from two years ago, compared with a 70% drop in lower-cost houses.

continued on p. 53



Housing starts totaled 405,800 in the first five months this year, a 15% drop from January-May last year. Private starts totaled 384,200, down 17.4%. Public starts rose 81.5% to 21,600.

Starts in May rose to 102,000 (96,000 private and 6,000 public, including Capehart Act military housing). The seasonally adjusted rate for private starts jumped from 880,000 in March and 940,000 in April to 990,000 in May. But for the first five months, the average annual rate is 942,000 vs. 1,144,000 in January-May 1956.



FHA and VA applications: For the first five months of 1957, FHA applications for new units are off 2.5% (to 107,969). On individual houses the drop is 29.8%. May applications totaled 20,194 (16,915 homes, 3,279 project units)—virtually unchanged from April's revised total of 20,472.

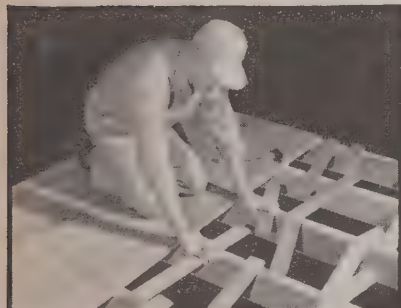
VA appraisal requests for new units are off 51.3% from 1956 for the first five months. In May, they totaled only 16,584, down 14.3% from April and down 62.6% from May 1956. The figure is the lowest for May since records have been kept (1951)

NEW Micro-Match

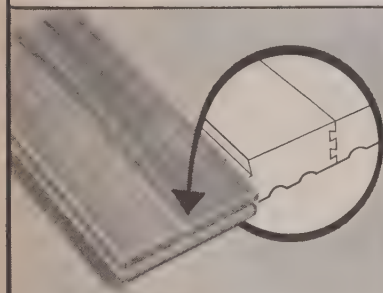
NO SHORTS!

**DOUBLE-WIDTH OAK STRIP
FLOORING CUTS LAYING
TIME**

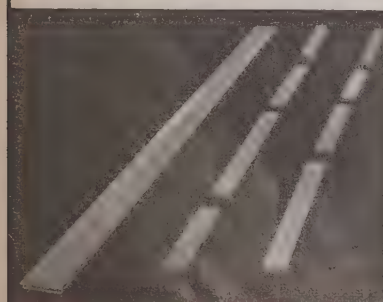
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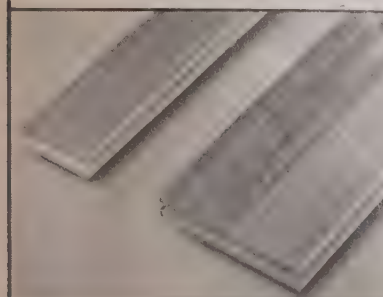
Odd lengths and shorts make assembly of conventional flooring a time-consuming job.



Close-up of the bonded, double-dovetailed MICRO-MATCH joint that holds the component strips.



Single MICRO-MATCH plank at left contains same number of feet as double row of conventional flooring pieces.



MICRO-MATCH plank on right is twice as wide as conventional strip ... lays twice as fast.



Available in Uniform 8'-10'-12' Lengths

Twice as wide ... lays twice as fast!—that's the story behind MICRO-MATCH ... the amazing new pre-sanded precision oak strip flooring. Just as important, you can get it in long, uniform lengths ... no shorts or odd lengths to assemble; reduces sawing and fitting to a minimum. MICRO-MATCH makes a beautiful floor ... smoother, stronger, more interesting in texture.

HOW IS IT DONE?

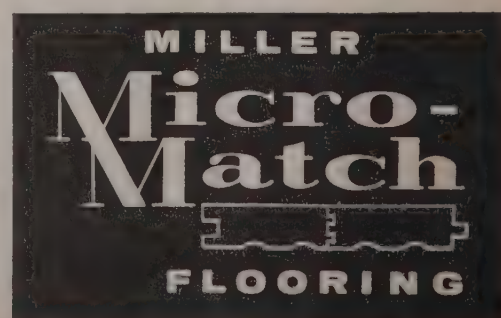
The MICRO-MATCH plank is composed of several strips of selected oak, united end-to-end by precision end-matching, and side-to-side by a pressure-bonded double-dovetailed joint that is stronger than the oak. The result is a double-width, uniform-length plank that cuts laying time in half.

WRITE TODAY

For more information and colorful brochure that tells the complete MICRO-MATCH story

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District Director M. H. Moyer says FHA volume for the first four months of 1957 is double what it was the last four months of 1956, as VA business "is flocking" to FHA.

Atlanta: Builders and lenders agree that high discounts (8½ points on low-down VA loans) have forced builders out of lower price ranges. Sales are down 30% from the first half of last year.

New Orleans: Far fewer builders are in the speculative market than a year ago. A survey of 100 members of the Home Builders Assn. of Greater New Orleans shows that three-fourths used to build speculatively but only about half do so now. The survey shows that most of the 100 builders expect to sell more houses this year than last, but the 2,196 units they expect to build is below the 2,498 they built last year.

Boston: a "substantial inventory" of unsold new houses has appeared suddenly—a contrast with earlier reports of strong sales bolstered by growth of the electronics industry. The overhang involves all price brackets in all areas. . . .

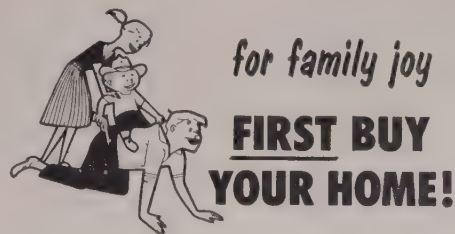
San Jose-Santa Clara, Calif.: sales have picked up, stemming apparently from a big upsurge in industrial construction. . . .

Seattle: sales in the \$25,000-and-up class have gained from a year ago, but sales in lower brackets have fallen. New apartment units are virtually 100% rented.

Dallas bounces back: builders predict house shortage by fall

New house sales in Dallas, which slumped last year after builders wound up 1955 with some 1,000 unsold homes, are making a strong comeback.

Now, builders foresee a shortage of houses in all price classes by fall. Already, says Herbert DeShong, executive secretary of the local builders, new homes are in undersupply in the \$20,000-\$25,000 bracket. Joe Ma-



DALLAS BILLBOARDS PLUG 'HOMES FIRST'

berry, association president, reports big demand in the \$13,000-\$15,000 range, but few houses available. New rental projects have waiting lists.

Rain and floods stopped practically all building in Dallas for nearly two months. Builder Vernon Smith was able to pour only

seven foundations for 58 houses he had sold in his new Singing Hills development, where an estimated 30,000 persons turned out for the opening. The rains halted sales, too. But builders agree that just means sales will be better during the summer, which usually brings a slump in Dallas.

In the last 18 months, says Maberry, Dallas builders have improved the design and livability of their houses more than in any previous five-year period. Most houses now have one sliding glass wall. Architects Milam and Roper, who do much of the design for FHA and VA-built homes, have come up with attractive patios with privacy fencing to permit indoor-outdoor living. Most builders are putting complete package kitchens in their model homes, but if customers do not want all the items they do not have to buy them.

Builder H. D. Lewis, first to offer a lease-purchase deal, says he has started 354 houses since March and is selling faster than he is building. He offers a three-bedroom, all-brick house for \$8,900. Buyers can move in for \$190—only two months' rent.

As the rains stopped, the builders association began its \$100,000 Operation Desire promotion (April, News) to spur sales still more. One theme of the drive, sponsored by 480 builders, developers and suppliers, will be "buy your home first," then sign up for autos and TV sets (see cut).

Builders lay plans to step up output as FHA terms ease

West Coast builders complain FHA valuations must rise to make new terms useful

Most of the nation's biggest builders are apparently planning new or bigger FHA programs to take advantage of a lower down payment schedule.

A HOUSE & HOME telegraphic survey of 70 big builders shows that:

- 70% of those replying expect to speed up present FHA starts or undertake a new FHA program when lower payments become law.
- Half of these builders would carry out their plans at once; the other half estimate it would take up to six months to get set.
- 80% predict lower down payments will help sales. Outlooks range from "a little help" to a 100% increase.

Builders have one major qualification: FHA valuations and income requirements for buyers will have to be reasonable. Many West Coast builders complain FHA appraisals are so far below selling prices that lower down payments may be meaningless. (FHA, however, has just warned its district offices to watch their valuations, especially on higher priced houses.) Some of the replies on plans:

Dale J. Bellemah, Albuquerque: a 25% increase in FHA applications is now being submitted in anticipation of lower down payments. These should help sales about 15%.

Farmer & Godfrey, Phoenix: "Lower down payments will accelerate home purchases. We are contemplating several new projects in the medium- and low-medium price brackets."

George E. Bell, Bellevue, Wash.: "Have optioned 300 additional lots . . . and requested commitments for 100 additional FHAs. Program as passed by Senate will more than double present FHA volume. I foresee 500 additional starts, 90% FHA."

Ralph Finitzo, Chicago: "We expect to sell 25% more houses."

Richard Silbert, Great Neck, N.Y.: "Plans

now on drafting board for lower-priced houses to take advantage of new down payments."

Forty percent of the builders said that FHA deals will account for 50% or more of all their sales this year. Another 15% said 20 to 50% of all sales will be FHA.

Mortgage money outlook

Most of the builders responding had talked to their mortgage bankers about the money outlook under a lower FHA down payment schedule. Their findings:

- 60% of them believe there will be an adequate supply of mortgage money, even if sales pick up as expected. (HOUSE & HOME doubts it.)
- This 60% is split about evenly on what will happen to discounts: half believe present discount levels will prevail; half believe discounts will go up 1 or 2 points. (HOUSE & HOME predicts discounts will rise at least ½ to 1 point.)
- Only 6% believe there will be a shortage of FHA money. They expect to deal with Fanny May.

Builders quitting VA

As big builders prepare to get into FHA in a bigger way, they are gradually getting out of the VA program. Findings in HOUSE & HOME's survey:

- 32% have already quit the VA program.
- 55% are still building VA but half of this group have definite plans to end VA building—most of them this year. Some of their comments:

Dick Hughes, Pampa, Tex.: "Still selling VA but must concentrate on FHA sales to survive."

Lawrence O'Donnell, Houston: "Still selling VAs mainly to liquidate lots and regain capital. Will go FHA as soon as new program available."

John F. Eubank, Edmonds, Wash.: "We have been forced to discontinue VA sales due to discounts charged by mortgage lenders."

Herbert D. Tobin, Los Angeles: "We re-

fuse to sell VA because of very low appraisal, very high discounts and excessive pressure group demands by veterans for unwarranted services."

Ralph Shirmeyer, Ft. Wayne: "We are selling VA now and have three more weeks until our commitment runs out. Future discounts are impossible to meet."

R. A. Watt, Los Angeles: "We intend to sell VA as long as there is a program with lower down payments and easier terms than FHA offers."

Low appraisals criticized

Thirty percent of the builders conditioned all of their plans on FHA appraisals and income requirements—which they cry have been too stringent in their areas. Some of their complaints:

Carl Gellert, San Francisco: "Local FHA too tough on requirements. It appraises 10% to 20% below selling price. Tough on borrower credit."

M. C. Bogue & Co., Denver: "Trouble here has been FHA income requirements more than FHA down payments. Unless FHA lowers their income requirements on \$14,000 to \$18,000 homes I feel new law will do little good."

Dennis Jordan, Hayward, Calif.: "Lower down payments will definitely help sales if the local FHA office will recognize present day costs and sales prices which they are not doing now. Their appraisal is presently about 7% below sales price."

Arthur C. Wright, Los Angeles: "Lower down payments will help only if FHA appraisals are revised to the realistic."

R. S. Diller and Irving Kalsman, Los Angeles: "We have not made any specific plans to take advantage of the lower FHA down payments because . . . FHA valuation has been most unrealistic and entirely too low to make any profit because they refuse to recognize true land costs, improvement costs and cost of operation and building improvements."

NEWS continued on p. 57



Mr. Carey (seated) discusses plans for his new Harvey Park Addition in Denver with his sales manager, Morris Gilligan, and David R. McMillan (also seated) of Mountain States Telephone and Telegraph Company.

"Concealed telephone wiring is a proven sales feature"

—says Mr. J. J. "Lou" Carey, Builder, of Denver, Colorado

"More and more customers are asking for concealed telephone wiring," says Mr. Carey. "It's one of the conveniences and refinements they expect to find in a modern home.

"Concealed telephone wiring is a proven sales feature because the American public wants more telephones. They want these telephones located handily and the wiring concealed. Our slogan is 'The Best Planned Home We Can Build,' and that certainly includes telephone planning."

In his eleven years as a builder, Mr. Carey has been associated with the construction of more

than 3000 homes. At present he is at work on 450 more. He is a past president of the Home Builders Association of Metropolitan Denver, and is a National Director of NAHB. In company with trend-minded builders across the country, Mr. Carey is convinced of the value of concealed telephone wiring as a quality sales feature.

Your nearest Bell Telephone business office will help you with concealed wiring plans. For details on home telephone wiring, see Sweet's Light Construction File, 8i/Be. For commercial installations, Sweet's Architectural File, 32a/Be.

Working together to bring people together
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Median home price up only 1% over '56 despite higher costs, NAHB reports

The rise in sales prices of one-family homes has slowed to a crawl.

NAHB Economist Nat Rogg makes that report after his second survey of builders' operations and plans.

Median price of new homes this year in Rogg's sample of 500 leading builders across the nation is \$14,800. That is only 1.4% above the 1956 median of \$14,600. But the comparison is fuzzed by the fact that Rogg's May 1957 survey included five times as many builders as the one a year earlier. Moreover, this year's panel was more heavily weighted with small-volume operators.

Behind the halted rise in sales prices, builders report, lies this familiar pattern: costs for labor, land, materials and selling are up; profits are down for a significant 75%.

Which prediction d'ya read?

The panel—Rogg calls it the Builders' Economic Council—now expects starts to be off 20% this year from the 1956 level (1.1 million). Last September, the Rogg panel foresaw only a 10% dip for this year. The prophecies are not national guesses; they are statistical summations of what builders expect in their own towns. For their own operations, reporting builders now predict only a 9% cutback this year. Rogg discounts this, but other pollsters have often found builders' own plans more reliable than their forecasts for the industry.

The cost squeeze

Prices of labor, materials and land are higher this year for about six out of seven builders:

COSTS AND PROFITS: '57 vs '56			
	Higher	Same	Lower
Materials prices	82%	16%	2%
Labor costs	88	11	1
Land costs	85	13	2
Sales expenses	72	27	1
Profits per house	5	21	74

Nine out of ten builders say there is a good market for new houses at lower prices than now prevail. Main problems in tapping this market, Rogg says, "are first, where to put the lower cost house, and second, how to finance it." How builders ranked the obstacles:

PROBLEMS IN SELLING LOWER-PRICED HOUSES		
Problem	"Most Important"	Per cent mentioning
Land costs	30	86
Available financing	26	67
Production costs	14	68
FHA-VA or lender construction requirements	11	54
Zoning, subdivision requirements	8	58
Qualifying buyers	5	43
Buyer demand for "more house"	5	49
Building codes	1	31

Small v. large builders

While 44% of the reporting builders expect to put up fewer houses this year, 38% plan to build more. A breakdown based on 1956 volume shows small-volume operators (defined by Rogg as 1-20 house builders) plan to step up starts 27% this year. But this increase will make only a little difference in their share of the housing market. The "1-20 builders" group accounted for 5.1%

of 1956 starts. Based on plans, they will account for 7.2% of 1957 starts.

PLANS FOR 1957			
'56 size group	Units built		% change
	'56	'57	
1-20	1,859	2,359	+27
21-50	3,890	3,870	-1
51-100	5,445	4,959	-9
101-250	10,254	10,271	..
251-500	8,490	7,345	-13
Over 500	6,001	3,894	-35

The inventory of unsold new houses was smaller than in 1956. Now, 37% say they have fewer unsold houses than a year ago, 31% have the same number and 24% have fewer unsold. In all, 2,165 units were completed and unsold, less than one month's production.

The survey shows a general decline in starts for lower-price ranges, a sharp increase at \$20,000 and up. The \$12,500-\$15,000 range shows surprising stability.

PREDICTED STARTS BY PRICE CLASS			
Price class	1957	1956	% Change
Under \$10,000	2,324	3,155	-26
\$10,000-12,499	6,480	7,599	-15
\$12,500-14,999	8,061	8,326	-3
\$15,000-17,499	6,036	7,464	-19
\$17,500-19,999	3,734	4,552	-18
\$20,000-24,999	3,506	2,469	+42
\$25,000 and over	2,209	1,900	+16

The survey shows more houses have more than one bathroom (58% this year vs. 52% in 1956—and only 10% in 1950, according to HHFA data). But the median floor area of homes started so far this year is 1,140 sq. ft., the same as in 1956.

The report shows clearly how Congress' refusal to boost VA's 4½% interest rate has crippled the segment of the market that accounted for 25% of all starts last year. Only 16% of the builders report private funds are available for minimum down, 30-year VA loans; only 33% say funds are available to them for minimum down, 25-year VA loans. Commented one Washington, D.C. builder: "I am not giving my profits to the mortgage bankers [via big discounts], and am not using up my good ground without a profit."

Builders report a much better market for 5% FHA loans: 29% are getting money for minimum down, 30-year loans and 71% report funds available for 25-year loans. Discounts range about 4 points less than the 6 to 8 points charged on VA loans. As last year, one of four builders is using second mortgages. Another 10% are selling under contracts for deed; 7% sell some houses on land-contracts; 3% sell under lease-purchase plans; 2% use equity-accumulation plans.

Grand Rapids abandoned for Homestyle Center

Lack of local financial support has killed plans for a permanent 80-acre exhibit of houses in Grand Rapids, Mich. Sponsors of the ambitious Homestyle Center (March '55, News) hope to relocate the project in another city.

Arleigh Hitchcock Jr., executive director of Home Research Foundation, said \$250,000 was spent trying to get the center under way. Part of it went to architects commissioned to design the first 25 houses for the center. None was ever built. Jason L. Honigman, Detroit lawyer with Grand Rapids real estate interests, underwrote first costs.

NEW FHA REGULATIONS

Landscaping existing homes

FHA has made landscaping of existing homes eligible for Title I financing if it beautifies or otherwise enhances the value of the house. Terracing, grading, sodding and planting trees and shrubbery are covered, but not tree trimming or planting fruit orchards.

Landscaping escrow step changed

FHA has established a procedure which makes it unnecessary for builders or landscapers to place \$100 in escrow on work costing less than \$100. The new method is based on written descriptions and guarantees given to FHA.

Lenders cautioned on blacklist

Qualified Title I lenders have been asked to show their "precautionary measures lists" of dealers to home owners seeking direct Title I loans. FHA points out some unreliable fixup firms have induced home owners to get their loans direct and later endorse checks to the dealers, who sometimes fail to pay costs of materials.

Long Island scandal grows; prosecutor warns builders

Long Island home builders got a second black eye last month while they were still groping for a way to erase the first one.

It happened when builders invited Asst. US Attorney Cornelius Wickersham to speak at their June meeting. They hoped for a conciliatory approach from the man who has threatened to prosecute eight builders for giving gifts to employees of FHA's scandal-tainted Jamaica, L. I. office (among them: A. Sidney Roth, president of the Long Island Home Builders Institute, who was black-listed by FHA for his generosity).

Instead, Wickersham announced he is seeking a criminal indictment against a Long Island builder who built a large number of "defective" houses. (He refused to name him.)

Builders themselves, the federal prosecutor insisted, are to blame for the scandal that began with dismissal or resignation of 10 inspectors of the Jamaica FHA office, then broadened to include its entire top echelon—director, his assistant, the chief underwriter and chief architect (June, News). Gifts of liquor, cash and gift certificates, Wickersham warned 200 builders, "do not necessarily guarantee approval" of deficient housing, but "they have a tendency to achieve the same result." He urged the builders to "ferret out scoundrels" who have adopted "submarginal" ethics. Specifically, he urged builders to:

- Name a committee to cooperate with FHA to get more and better paid inspectors.

- "Take the profit out of fraud by standing behind your houses." Establish a bonded guarantee plan and tell the public about it.

Daily papers on Long Island gave Wickersham's new blast a big play—as they have done with each development. *Newsday* offered this editorial comment: "... the whole building picture on Long Island is an unpleasant one that will make potential homeowners think twice about buying a house."

About the only good news for Long Island builders came from the Jamaica FHA. New Director James G. Donovan announced he has overcome a five-week backlog of inspections which builders complained was slowing their production. Even so, the office had only 15 of its normal staff of 21 inspectors.

NEWS continued on p. 61



Heat and condensation control—Now Ador Thermo Door is first to offer an insulated door to match the insulation characteristics of 1" dual glazing.

Why an *insulated* sliding glass door is important to users of dual

More and more dual glazing is being used in sliding glass doors to meet the booming demand for large glass areas in today's construction.

But, the efficiency of dual glazing is oftentimes restricted because of heat flow through the metal of the door.

Now, Ador offers an *insulated* sliding glass door whose efficiency is compatible with dual glazing. Designed in the same manner as dual glazing, the Ador Thermo Door is actually *two* doors in *one*—an inner unit and an outer unit—separated by continuous strips of non-metallic insulation.

The result is an *insulated* unit which offers these important advantages:

1. a door designed exclusively for 1" dual glazing,
2. a door insulated to reduce condensation,
3. a door double weatherstripped for minimum heat loss.

For complete information on the Ador Thermo Door, see your Ador dealer, or mail the coupon below today.

Thermo Door by **Ador**

America's Foremost All-Aluminum Sliding Glass Doors

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ON THE ADOR INSULATED THERMO DOOR

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RENEWAL & REMODELING

Ike urges states take over renewal —and some tax load to finance it

President Eisenhower's proposal to end federal aid to urban renewal has to be taken as a trial balloon.

The President made the suggestion in his talk to the annual conference of governors at Williamsburg, Va. late last month. Specifically, he called on the states to make a federal tax cut possible by taking over Uncle Sam's share of such problems as urban renewal and disaster relief. At the same time, Eisenhower said, the federal government should give up some taxes so state or local levies can be raised. This would end the "freight charges" on local money routed to Washington and back home, the President pointed out, and "save the American taxpayer a tidy sum."

President Eisenhower also put in a plug for state action to solve the interwoven problems the building industry knows as community facilities, suburban planning and metropolitan government. Here is what he said:

"Unless action is prompt and effective, urban problems will soon almost defy solution. Metropolitan areas have ranged far beyond boundaries, but in every instance the centers and the peripheries are interdependent for survival and growth. As citizens in outer areas clamor for adequate services, too often the cities and the counties avoid responsibility or are powerless to act as a result of state-imposed restrictions. Those needs must be—and they will be—met. The question I raise before you is this: which level of government

will meet those needs—the city, the county, the state, or the federal government? Or, if all must merge their efforts for reasons of mutual interest, how shall we confine each—and especially the powerful federal government—to its proper role?

"Because I am so earnestly hopeful that this task will be assumed by government nearest the people and not by the far-off, reputedly 'rich uncle' in Washington, D.C., I enthusiastically commend your council's initiative in facing up to the needs of metropolitan areas."

Even as a trial balloon, Eisenhower's remarks suggest a shift in New Republican policy away from federally-financed welfare, toward self-help. The White House is letting the word leak out that the President feels this project, more than any other, expresses his basic domestic philosophy.

How far such a shutdown in urban renewal would get in Congress is questionable.

Last fall, the administration decided to ask for \$250 million a year for renewal in both fiscal 1958 and 1959. When the economy drive set in, the administration sliced its request for 1958 to \$175 million. But Congress is in the process of ignoring this and voting the full \$250 million.

Powerful forces inside the administration continue to fight to kill federal subsidy for writing down the cost of land taken for slum clearance. Opposition focuses in the Council of Economic Advisers, the Treasury and the Budget Bureau. They are motivated, presumably, by a desire to cut federal spending. In renewal, projects take so long to get moving that a cutoff now would not affect federal spending until after 1960. Even so, they want to chop because of what Treasury Secretary Humphrey calls the tendency of present programs to produce constantly rising expenditures.

Are federal grants to write-down the cost of land for slum clearance bad in principle?

Some housing experts think so. They argue grants are devices for buying out slum landlords at fantastic prices. It would be better, they contend, to deflate slum prices by heavy taxes on slum land. Then a write-down subsidy—federal, state or local—would be far cheaper—or even unnecessary. Under the present law, New York City has grabbed the lion's share of the \$900 million in federal slum clearance money committed since 1949. Yet New York has done shockingly little to take the bootleg profit out of its slums.

OHI decides to become permanent fixup drive

Operation Home Improvement, which began as a one-year fixup promotion campaign, then stretched to a year and a half, has decided to become a permanent fixture.

Meeting in Washington late last month, OHI leaders also decided to change the name to Operation Home Improvement Council (OHIC), effective July 1. Fred Hecht, general merchandise manager for Sears Roebuck,

will succeed Paul Shoemaker, sales vice president of Masonite, as board chairman. Don Moore will remain executive director.

OHIC says it will shoot for a budget of \$500,000 for the new fiscal year—even though OHI had much trouble raising a \$125,000 budget this year. (So far, OHIC has pledged of \$7,000.) OHIC hopes to collect four times as much money by tapping not only building materials manufacturers (for \$1,000 to \$5,000 each) and associations, but also local contractors, lumber dealers and lenders (for much less, perhaps \$25 to \$100).

FHA ponders approving built-ins for Title I loans

Roy F. Cooke, FHA's new assistant commissioner for Title I fix-up loans (June, News), leans toward lifting its ban on repair loans for built-in appliances.

FHA has always barred appliances from repair loans and they were never involved in the 1954 gyp repairmen scandals. But FHA felt 1) other financing has been available for such items as ranges and refrigerators and 2) it considered them too easily removable to be called real estate. Now, Cooke sees merit in industry's argument that the trend toward built-ins has changed the picture. Today's wall ovens and wall-hung refrigerators are vastly different from the old free-standing models FHA originally had in mind.

Cooke, 52, a stocky, cigar-smoking, square shouldered man, is an old friend of Commissioner Norman Mason. And he represents a

Reni



FHA'S COOKE

Service & challenge

personal triumph for Mason, who has had a hard time finding top men for FHA's low-paid top jobs.

"I felt there was something to the argument that I owed government a service," Cooke says. "Besides, the job offers a challenge."

Part of the challenge is administering a \$770 million-a-year lending insurance program that is recovering rapidly from the 1954 scandals. So far, fix-up loans are 10% ahead of the 1956 volume (\$692 millions). How the categories stand:

Type	%
Insulating	17.9
Additions and alterations.....	17.7
Heating	14.9
Exterior finish	9.9
Plumbing	9.1
Interior finish	8.0
Roofing	5.6
New non-residential construction and misc.	16.9

Part of the challenge Cooke faces selling lenders—and through them the nation—on spending more money to improve a housing inventory which is in appalling disrepair for times so prosperous:

- There are 30 million homes that have not been painted in 10 years.
- 45% of US homes were built before 1920.
- Nearly 16 million homes have no central heating plant and 9 million have no hot water.

NEWS continued on p. 6

New kind of insulation helps homes cool off faster...cost less to heat!

L·O·F Glass Fibers' Home Insulation
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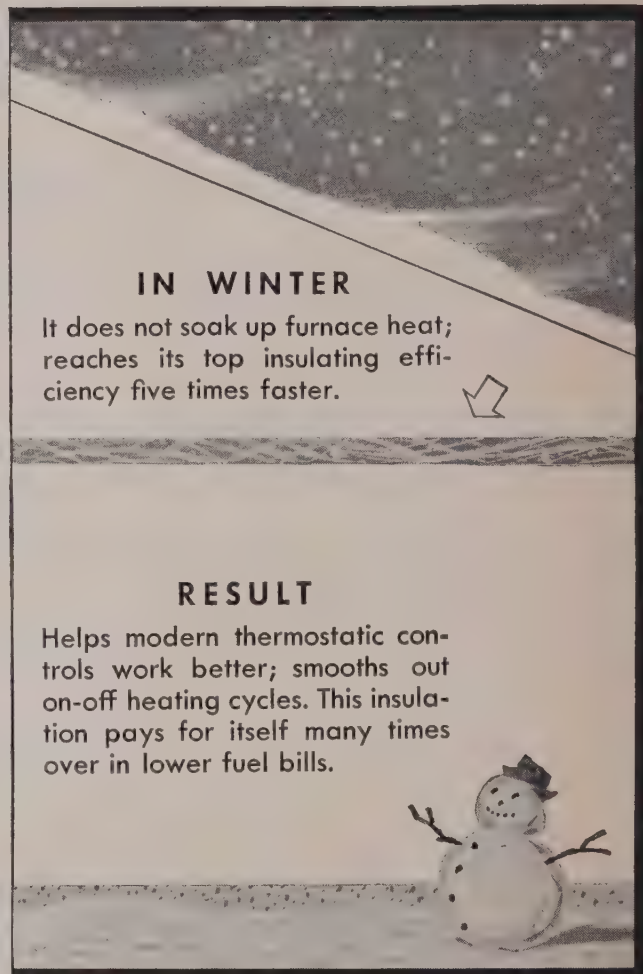


IN SUMMER

It cools down in one-fifth to one-tenth the time of other types of blanket insulation.

RESULT

Bedrooms cool off more quickly in the evening, with or without air conditioning. Cooling units can operate more efficiently ... carry less load.



IN WINTER

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RESULT

Helps modern thermostatic controls work better; smooths out on-off heating cycles. This insulation pays for itself many times over in lower fuel bills.

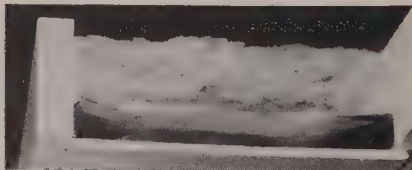
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Contact your nearest L·O·F Glass Fibers' Home Insulation distributor for immediate delivery on new *Thermo-Sensitive* Home Insulation in standard widths and three thicknesses. For his name, write Dept. 21-77.

HOW "SNUG FIT" CUTS HEAT LOSSES

L·O·F Glass Fibers' Home Insulation fits snugly—stays snug.

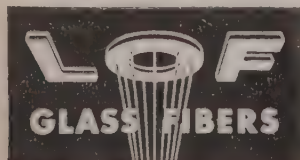


Because of its greater resiliency and lighter weight, it retains full thickness and snug fit on both sides; minimizes heat losses between framing members and edges of blanket.

Many blanket insulations slump at edges or sag between joists.



Improper fit reduces efficiency; wastes heating and cooling dollars.



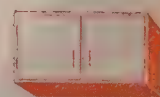
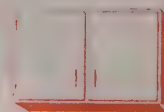
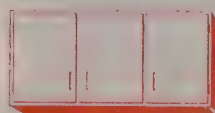
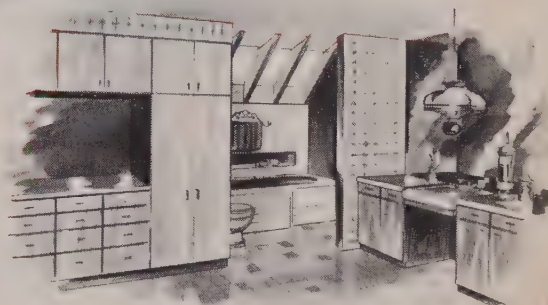
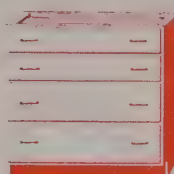
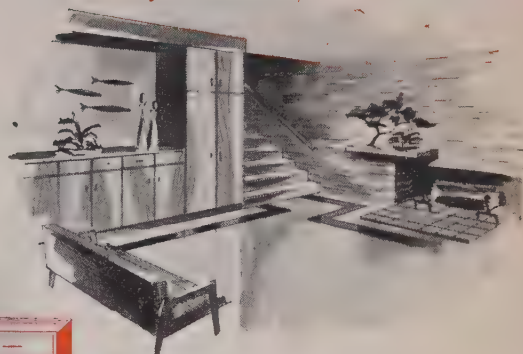
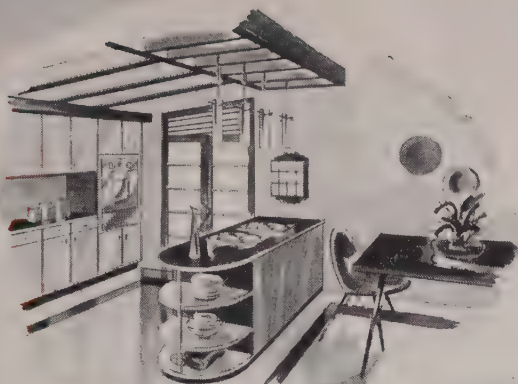
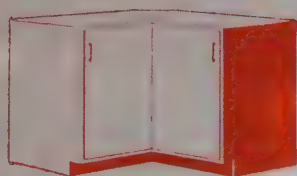
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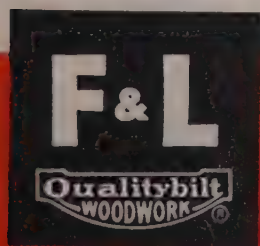
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room requirement. The rich wood and fine craftsmanship are in the famous Qualitybilt tradition. Each unit has been carefully tailored to meet modern storage requirements.

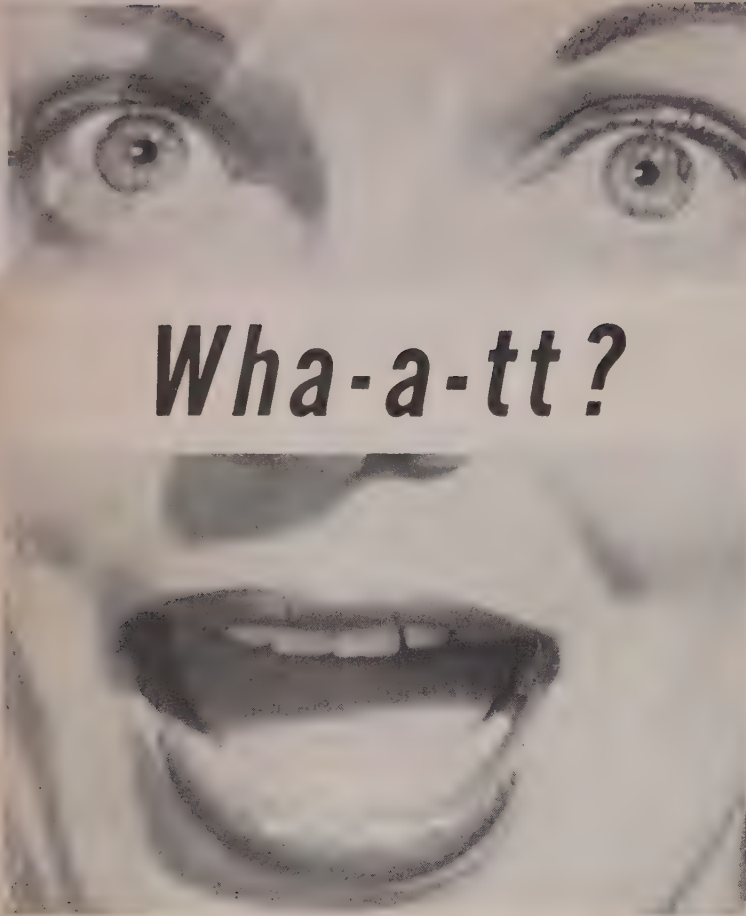
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HOUSING POLICY:

Is the Senate pushing housing toward total government rule?

Evidence is piling up that Congress—either by design or ignorance—is moving toward total government control of housing.

Both the Senate and House versions of a 1957 Housing Act lean this way, though the Senate has taken the biggest step toward more Federal control. Says economist Miles Colean of the Senate bill: "In general [it] follows the pattern of the one passed by the House. . . . It is hardly less generous with federal funds . . . and it clearly goes further in burdening FHA with special governmentally supported functions and in subjecting its basic activity to rigid controls."

Comments by several senators during debate indicate "how far the Senate has departed from an understanding of, or concern for, a smoothly functioning private mortgage market," Colean warns. An alarming example:

Discount control on FHA and VA loans was written into the legislation by the Senate, despite the fact that discounts result from Federally fixed interest rates.

The amendment on discounts, introduced by Sen. Hubert Humphrey (D, Minn.) would authorize and direct the FHA commissioner and VA administrator to "issue such regulations . . . as they determine desirable for the purpose of limiting the charges and fees imposed upon the builder or seller of the veteran or other purchaser in connection with the financing of the construction or sale" of a home financed through FHA or VA.

The Humphrey amendment is far more drastic than one approved by the House. The latter allows geographic location, mortgage terms and other factors to be considered. It allows time for study before controls would be imposed. It covers only FHA loans.

The Senate rejected an outright ban on discounts despite an emotional appeal by its sponsor, Sen. Albert Gore (D, Tenn.) who implored: "Let us choose our sides, those who are for the home owners or those who are for the discount clippers on loans guaranteed by the United States government."

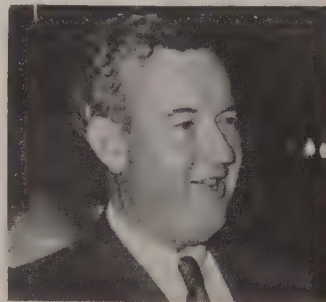
Sen. Spessard Holland (D, Fla.) asked Gore how he could justify a discount ban on government backed mortgages while government bonds continue to move with the market. Gore made the astonishing reply that he will eventually ask a law banning discounts on government bonds.

Exploded Sen. Prescott Bush, (R, Conn.): "The proposal before us is one of the most amazing if not preposterous that has come before the Senate."

Even the lower down payments for FHA that looked so sweet to home builders had a spoonful of salt in them.

The down payment amendment introduced by Sen. John J. Sparkman (D, Ala.) set a schedule of 3% down of the first \$10,000 valuation.

continued on p. 68



SPARKMAN



GORE



HUMPHREY



CAPEHART

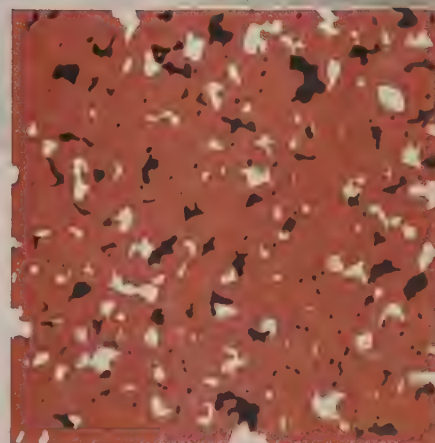


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tion, 10% of the next \$6,000 and 30% of the excess with a maximum mortgage of \$20,000. But the amendment also contained a paragraph instructing the FHA commissioner to make these findings before setting loan-to-value ratios:

"That such ratios are in the public interest after taking into consideration 1) the effect of such ratios on the national economy and on conditions in the building industry and 2) the availability or unavailability of residential mortgage credit assisted under the Servicemen's Readjustment Act."

Thus the FHA commissioner would have discretionary authority to reduce down payments, rather than a legislative directive, just as he now has discretionary authority to adjust the FHA interest rate.

Price control for FHA, such as that held by VA, was shoved into the Senate bill by voice vote, without debate, just before it passed.

Sen. Humphrey sponsored the measure, explaining that it "would authorize the FHA commissioner at his discretion to establish the maximum sales price for an FHA insured loan if he finds such action necessary to prevent price gouging." Humphrey added that he fears builders might vary their prices with the size of the down payment they figure buyers could muster. Though the House bill contains no such provision, the House banking committee report expressed concern similar to Humphrey's.

FHA Sec. 221 would be twisted by the Senate into a government-financed, middle-income housing program.

Original purpose of Sec. 221 was to help finance houses for families displaced by urban renewal or other government building. Terms are \$200 down on a 40-year loan. Even though private lenders have shunned 221 at its present 5% interest, the senators voted to cut this rate to 4%. This virtually guarantees that FNMA would have to buy all the mortgages. On top of that the senators extended 221 eligibility to elderly persons, boosted loan limits from \$9,000 to \$12,500 (and from \$10,000 to \$15,000 in high cost areas) and opened the program to multifamily units.

The senators in their curious way of undoing with one hand what they do with the other, reduced FNMA special assistance authorization for Sec. 221 from the \$250 million asked by the banking committee to \$75 million. Obviously no lender will be lending at the 4% rate but neither will FNMA's \$75 million go far.

Public housing, as usual, got very favored treatment in the Senate.

Senators approved banking committee recommendations for higher income limits for public housing inmates, boosted room-cost limits and killed the requirement for a workable program of slum clearance.

The Senate did reject a proposed amendment to authorize 200,000 units of public housing a year for two years. But Sen. Sparkman, head of the housing subcommittee, served notice that a major effort will be made to get many more units next year when the present authorization (35,000 units a year) runs out.

The public housing discussion was seized by Fair Dealing senators to heap criticism on HHFA Administrator Albert M. Cole. Said Sen. Humphrey: "... His appointment to be in charge of the housing program is like putting a fox in charge of a chicken coop..." Chimed in Sen. Joseph Clark (D. Pa.), former mayor of Philadelphia: "... The administration of HHFA by Cole is one of the most striking examples of repeal by appointment which can be found in Washington."

Curiously, Cole was not defended by his fellow Republicans. Only Sen. Homer Capehart (R, Ind.) replied. He said only that blame for any lack of a housing program must be accepted by the Democrats since they have been in power most of the last 25 years.

Biggest wrangles of the Senate's three-day debate on the housing bill came over FNMA, urban renewal and college housing.

Reason: these are the money parts of the bill and they ran headlong into economy-minded Sen. Harry Byrd (D, Va.).

The banking committee had recommended total authorizations and appropriations of \$2.8 billion. Principal items: \$1 billion (\$250 million a year) for a four-year urban renewal program, \$950 million for FNMA special assistance programs and \$500 million for the secondary market program.

Sen. John W. Bricker (R, Ohio) introduced an amendment (previously approved by leaders of both parties) reducing the total to \$1.6 billion. Major cuts: \$500 million from urban renewal (by reducing the authorization from four to two years) and \$325 million from FNMA special assistance programs.

Sen. Byrd took one look at the overall figures, raged that the \$1.6 billion in new obligational authority is \$450 million more than the budget request. "We have saved to date, by economies in the Senate, \$445 million. If we were to adopt the senator's amendments we would wipe out that saving." Bricker tried to convince Byrd that all but the \$500 million for urban renewal were lending and insurance authority—not authorization for expenditures. But Byrd repeated again: "But it wipes out those savings." Despite Byrd's opposition, the Bricker amendment passed.

The FNMA section would also allow FNMA to buy mortgages over \$15,000 in areas FHA designates as high cost areas.

NEWS continued on p. 69

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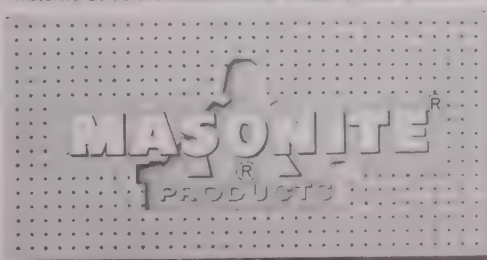
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rocky river.....a scholz

California contemporary design

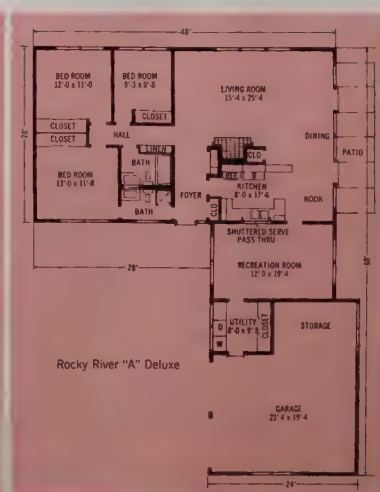
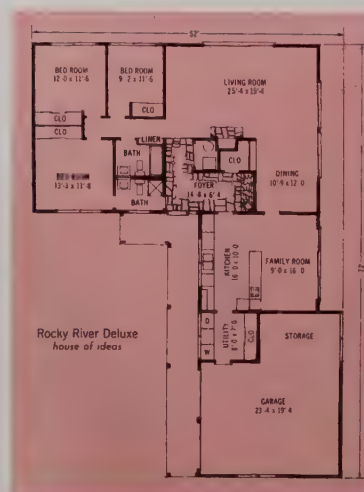


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MATERIALS, PRICES & LABOR:

Builders in Chicago, north California seek right to bargain with unions

A major effort to get equal bargaining status with general contractors in negotiations with building trades has been started by home builders in Chicago and northern California.

The Chicago Metropolitan Home Builders Assn. has filed a petition with the Natl. Labor Relations Board asking recognition as a bargaining agent after years of fruitless pleas to the Associated General Contractors for a voice in negotiations. Chicago builders have never had a part in talks with carpenters, even though they employ 60 to 70% of the carpenters in the area. This year the AGC gave carpenters a 20¢ an hour increase on a two year contract. The Builders Assn. took part only as a signatory to the contract.

Northern California home builders—six associations representing 1,500 builders in 46 counties—are getting set to attack, by judicial or other means, the right of the AGC to do their negotiating.

It is a three-ring squabble. In the Bay area, builders in four counties reluctantly accepted a pact negotiated by the AGC giving 35,000 laborers a five-year, 90¢ an hour pay raise—to \$3.22½ (June, News).

What irks builders is that they were not present for the bargaining. As a result, they now plan to seek NLRB permission to bargain separately, sign separate contracts after this. Here's how Executive Vice President Richard Doyle of the San Francisco builders tells what happened:

"It was Good Friday. Here was a negotiating meeting with the 42-county carpenters. The non-AGC people were there. The north and central AGC were fighting among themselves. At the same time, there was a meeting between subcommittees of the laborers and AGC. There were supposed to be two agreements. One involved tunnels. We were told there was no need for us to sit in, since

home builders weren't involved. At noon, they reported there was to be no meeting with the carpenters. So we left.

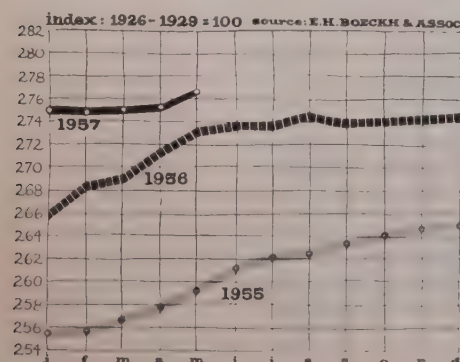
"The next morning I was up at 5 a.m. for a trip. I turned on the radio and heard that the construction laborers had signed a five-year agreement the night before. We had no part in it. We'll pay the rate. But we won't sign the agreement. We intend to have some vote in negotiations or to negotiate by ourselves."

Builders estimate the pay hikes will add 8 or 9% to laboring costs. But they predict the pact will set a pattern, by raising the base, which will mean \$3.49-an-hour carpenters by June 1959.

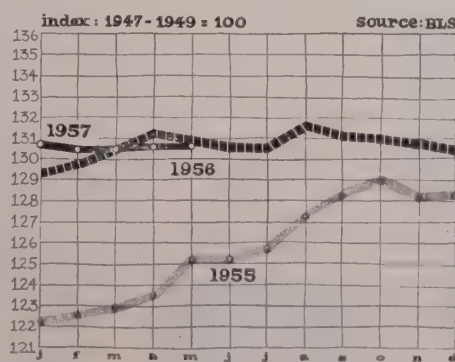
North of San Francisco, the row produced two strikes.

Builders in a five-county area from Eureka to Redding refused to pay the 18¢ first year installment demanded by their laborers, who then struck. In Sacramento, the same situation produced a two-week strike by laborers, shutting down several home building projects. Builders filed unfair labor practice accusations with NLRB, claiming that as non-signatories they were not obligated to pay the AGC-negotiated rate. After two weeks, they signed under protest with both the laborers and with carpenters, who had meanwhile won a 37½¢ an hour pay boost from AGC—22½¢ now and 15¢ more next May 1.

AGC spokesmen counter that last year, with joint negotiations, it was the home builders who caved in after a one-week carpenter strike, signed a pact for a 54½¢-an-hour pay boost over two years. AGC argues that a 90¢ increase is not exorbitant for laborers because it calls for five years of peace, involves no increase in fringe benefits and no guaranty of 40 hours' work.



Boeckh's index of residential building costs rose 1.4 points to 276.7% in May. Almost all of it was attributed to wage increases. Boeckh says wage gains average about 15¢ an hour. Many are automatic increases under contracts signed last year. Carpenters, now needed in bigger numbers for road construction, "are getting a little stronger."



Materials prices remained steady in May at 130.7 and almost exactly equaled the level of 12 months earlier. Lumber resumed its decline, dropping 0.6% to 120.6%. Lumber prices have fallen 7.5% from May a year ago and plywood is off 5.7%. Non-metallic minerals gained in May, with prepared asphalt roofing up 12.4%.

MATERIALS BRIEFS

Plywood conspiracy charged

Ten fir plywood firms, including US Plywood, Georgia-Pacific Corp. and Roddis Plywood, have been indicted in Detroit on charges of conspiring to fix prices.

The federal indictment asserts that the 10 firms and seven individuals have fixed prices, adopted uniform quantity discounts and made price changes about the same time since 1949, thus violating restraint of trade provisions of the Sherman Antitrust Act.

The seven other defendant firms: Kochton Plywood & Veneer Co., Chicago; Plywood Inc., Boston; Aetna Plywood & Veneer Co., Chicago; Midwest Plywood Co., Detroit; Ken Lester Plywoods Co., Detroit; Henry Dahlquist Sales Co., Birmingham, Mich.; Patterson-Buck Plywood Co., Dearborn, Mich.

New cooling unit tested

Frigidaire is testing a new central home air-conditioning unit which may save builders as much as \$135 installation costs.

But the savings would involve putting the furnace next to an outside wall instead of in the conventional central location.

The new unit—strictly experimental so far—goes through the wall of a house. An air-cooled condenser stays outside. A cooling coil goes through the wall into the furnace. Usual practice today is to put the condensing unit in (or behind) the garage and connect it to cooling coils by long copper tubes. This takes much costly on-site labor. The Frigidaire unit would come factory-assembled. (See story on pp. 148-153.)

Plywood future held bright

Outlook for fir plywood is not gloomy despite the slump in lumber, the Douglas Fir Plywood Assn. maintains. W. E. Difford, managing director, is telling wholesale distributors in series of meetings across the country that orders in the first 20 weeks of this year were up 10% from 1956.

He predicts output will reach 10 billion sq. ft. in five years vs. 5.1 billion sq. ft. last year.

Lumbermen's feud renewed

Southern pine leaders have thrown more fuel on their smoldering feud with the western fir industry.

The newest outbreak of the old fight followed refusal of the American Lumber Standards committee to write moisture content requirements into its standards in May.

Earl M. McGowin of Chapman, Ala., Southern Pine's representative on the ALS committee, called this a "flagrant and deliberate disregard of the public interest." He charged that the vote against considering moisture content standards was cast by a bloc of lumber manufacturers and wholesalers, while specifiers and retailers sided with Southern Pine.

The ALS session to which he refers was called to consider a change in the dressed size of a 1" board. Western fir producers, who ship most of their lumber green, wanted it reduced to ¾". The committee voted instead to retain a 25/32" size (June, News). McGowin urged that standard sizes be set for dry lumber rather than green. But the

continued on p. 72

FOR YOUR PROMOTION

TO FEATURE YOUR



Thermopane
INSULATING GLASS

MODEL HOME

Signs, Folders, Displays

THERMOPANE® WINDOWS



Builders who use *Thermopane* insulating glass in their homes have a wealth of material to work with—material that capitalizes on *Thermopane's* 13 years of national advertising.

It's a *big* model house feature—so *feature* it big! These sales aids help you do it.

We will provide you with signs, folders and displays. All point out the extra benefits, the extra value, you are offering . . . like "savings in fuel bills", "more comfortable living, summer and winter", and "no storm sash to buy".

A kit full of SALES AIDS...

and selling ideas that put *Thermopane* solidly on your sales force—signs to put on your windows . . . folders to pass out . . . selling sentences for salesmen . . . newspaper mats . . . TV camera card . . . floor display . . . cards to tie you in with the advertising we're running in national magazines.

Ask for your FREE KIT!

Phone your L·O·F Distributor or Dealer today. He's listed under "Glass" in the phone book yellow pages. Or write to Libbey-Owens-Ford Glass Company, 608 Madison Ave., Toledo 3, Ohio. Ask for this *Thermopane* Merchandising Kit.



LIBBEY • OWENS • FORD
TOLEDO 3, OHIO

a Great Name in Glass

committee voted against taking up any subject except the 1" board.

Western fir manufacturers are smarting from the Southern Pine brickbats. But they are saving their advertising money for other fights. Said one: "We're not going to run colored ads of twisted lumber as Southern Pine has been doing with artists' conceptions of green lumber. Lumber's big competition now is with other building materials. We'd better stop sniping at each other and get busy. If we start slamming Southern Pine, the way they do our green boards and dimensions, people will be afraid to buy any lumber."

Lumber market outlook: dull

Most lumber wholesalers agree the lumber market will stay slow for the rest of this year. Fir studs remain at \$55M for utility and better grades. Standard and better are \$57M. AD index, $\frac{1}{4}$ " plywood is unchanged at \$72M; $\frac{5}{8}$ " sheathing plywood remains at \$105-8M. New orders for southern pine were running well behind production early in June, a reversal of the spring trend.

More cooling units shipped

Shipments of compressor bodies used in air conditioning and refrigeration units (but not home refrigerators) were up 11% for the first two months of 1957 from the same period of 1956.

Porcelain enamel eyes housing

Porcelain enamel producers are training their sights on the home building market.

The Porcelain Enamel Institute has formed a housing components study group to see what it can sell into homes now that porcelain enamel has become a familiar material in commercial construction for such items as curtain walls, window walls, bright-colored roofs. Among products to be studied: wall panels, window wall units, roofs, window casings and parts, shutters, planter boxes, shower walls, baseboards and trims.

An institute spokesman concedes that the producers do not expect quick penetration. "But in five to 10 years we think we can make inroads," he says. Key to success will be developing products to save builders construction time, skilled labor cost and finishing, he predicts.

Lumber dealers volume off

Lumber dealers are making more sales in the home improvement business—but it has not offset a dip in profits from the drop in housing starts.

A survey by the Natl. Retail Lumber Dealers Assn. shows that 72% of dealers answering are trying to cash in on the Operation Home Improvement promotion—and 60% report some success.

But 64% admit their dollar volume was off for the first three months of this year from the same period last year. For 60%, profits have tumbled also. Inventories for the first quarter were the same or higher than in 1956, according to 70%.

Lumber workers get 5¢ hike

The depressed lumber industry will apparently satisfy its union workers this year with a nominal wage increase.

While building trades unions are getting up to 60¢ an hour on three year pacts, lumber workers are settling for 5¢ an hour more—but only on a one year contract with a wage reopener Oct. 1. When negotiations started, the International Woodworkers of America had asked 30¢ an hour more.

MORTGAGE MARKET:

Plunge in bond prices tightens money; discounts climb again; futures hide

A quick tightening in the nation's money market is having severe repercussions in mortgages.

Discounts on FHA and VA loans are on the rise again. Mortgage men in some cities report only minor "adjustments." But others report discounts up as much as 2 full points in 30 days—a spectacular change for so short a time, as mortgage prices go. In Boston's out-of-state market, VA 4½s plunged from a

bottom of 92 in mid-May to a 90½-91 range (see mortgage quotations, p. 53).

In New York, VAs on local houses plummeted 2 points in a month—to 93! On the New York wholesale market (i.e., out-

of-state loans), VA 4½s sagged ½ point from 92-93 to 91½-92½, according to HOUSE & HOME Consultant Thomas P. Coogan (see table, p. 53). FHA 5s were off ½ point at the bottom, too.

HOUSE & HOME's exclusive monthly mortgage roundup

Future commitments are harder to get as lenders sit on the sidelines waiting to see how much the general level of interest rates will zoom before tying up long term funds.

"Lenders are hesitant to commit," notes Vice President Robert Morgan of Boston's Five Cents Savings Bank. "There's no pressure on the market either way: lenders are in no panic to buy. But builders, building little, are in no rush to sell, either."

More and more brokers agree Fanny May prices make the market for FHAs. Savings banks, shopping for bargains, typically offer ½, 1 or 1½ points less than FNMA prices, say mortgage bankers.

Cause of the sudden change in mortgage prices is easy to find: failure of a Treasury refunding coupled with record-breaking offerings of corporate bonds.

The Treasury tried to float a \$4.2 billion bond issue at the highest interest rates since the 1933 bank holiday. It offered holders of maturing 1½% notes issued in Oct. 1954 a choice of 3½% certificates due next April 15 or a new 3½% note due in 1962. But the issue was undersubscribed 28%, forcing the Treasury to dip into its cash balance to pay off better than \$1 billion of the notes.

Lenders took this as a storm warning. (One New York mortgage banker calls it a "disaster.") Bond prices—both government and corporate—promptly headed up. Within a month, the Treasury was paying 3.4% for 91-day bills—highest since the '33 bank holiday. Southern Bell Tel & Tel paid 4.9% for a \$70 million issue, highest since 1929. Michigan Consolidated Gas paid 6.1% for \$30 million of first mortgage bonds. In November 1955, it had paid just under 3.4%.

One optimistic note: most experts bet the Federal Reserve will not tighten the screws on money prices any more now. One reason is that the Treasury has some \$24 billion in refinancing scheduled for the rest of the year.

Mortgage men disagree over whether the new FHA terms will mean bigger discounts.

On one hand, Vice President Hector Hollister of Frederick W. Berens Inc. of Washington argues: "Prices are based on yield alone; it doesn't make any difference whether you have 3%, 5% or 10% down." On the other hand, Stanley Earp of Detroit figures lenders will exact 1 to 2 points more discount for the new FHA terms. "Loan buyers still will be talking yield," he says. "Somebody will get nervous and cut the price." T. J. Bettes' Donald McGregor predicts: "It all depends on what Fanny May does." McGregor reports: "There isn't one life insurance company in ten that will buy FHAs now with less than 10% down. Only a few savings banks will. Fanny May is the main market for FHAs."

Builders are swarming over to FHA as lenders offer to buy VAs only at discounts builders spurn. Some lenders are already making future commitments on the basis of new FHA terms, even though nobody knows yet precisely what Congress will enact.

Conventional mortgage financing has reached the highest level in a decade. So far this year, 70% of new homes have conventional loans. FHA and VA account for less than 15% of new homes, compared with 51% in 1955 (30% VA, 21% FHA).

MORTGAGE BRIEFS

Are banks hurting housing?

Is the 3% interest rate on savings deposits in commercial banks poison for housing?

Best evidence yet that it is appeared last month when Chase Manhattan Bank disclosed that its savings deposits have increased almost 50% since it boosted its rate on savings accounts from 2½ to 3% Jan. 1.

Chase was the only big New York City bank that went to 3% after federal authorities set that new ceiling last December. The Chase statement indicates a growth in savings deposits of at least \$100 million, since the bank had \$229 million in savings accounts at the end of 1956. The \$100 million increase amounts to more than half the total gain in savings accounts from Jan. 1 through May 22 by the 17 New York commercial banks that report to the Federal Reserve.

By contrast, deposits in mutual savings banks in New York state (53 of the 117 are in New York City) grew \$108 million less during the first four months of this year than during the first third of 1956. S&Ls throughout the state suffered a \$30 million drop in the growth rate of their share accounts.

The pinch on housing comes from the fact that commercial banks put only 10.4% of their funds into mortgages, compared to 59% for savings banks, 35% for insurance companies, and for savings and loans.

Says Rep. Albert Rains (D, Ala.), chairman of the House housing subcommittee: "The 3% ceiling is already draining money away from housing, because banks are not anywhere nearly as active in mortgages as S&Ls. And S&Ls are having a harder time competing for money."

S&Ls: 'We're doing fine'

New York figures and Congressman Rains to the contrary, savings and loan leaders say rising interest on savings accounts in banks is not hurting them.

"So far as savings growth is concerned," reports Executive Vice President Norman Strunk of the US Savings & Loan League. "S&Ls seem to be faring better in areas where banks raised their rates than in areas where the banks held the line." A survey of S&Ls across the nation revealed these "surprising" results, he says:

- A 2.7% increase in savings during the first quarter (in ratio to total savings at the start of 1957) was reported by 313 S&Ls where the "principal competing bank" raised its interest rate and the S&L did not.

- Only a 1.3% increase in savings was reported by 792 associations where neither the S&L nor the competing bank boosted rates.

Battle for savings

Interest rates paid by savings banks are moving up—which means more pressure for higher yields on mortgage loans.

Bankers are not yet using the ugly words, "rate war." But the signs look ominous.

Bowery Savings Bank, the nation's largest, has become the ninth in Manhattan and 27th in New York State to boost interest to depositors from 3 to 3¼%. Financial analysts now call the trend to 3¼% interest "general."

Major New York commercial banks, meanwhile, have upped their savings-account interest from 2½ to 3%, effective July 1, to compete with Chase Manhattan (see above). Banks affected include First National City, Manufacturers Trust, Chemical Corn Exchange and Bankers Trust.

Franklin Society Federal S&L in Manhattan announced plans to hike its dividend rate to 3¼% on regular accounts and 3½% on systematic and investment accounts, starting July 1.

Warehousing declines

Volume of mortgages warehoused with commercial banks has hit a three year low.

On May 15, says the Federal Reserve, only \$1,075,000,000 in credit was outstanding on loans or repurchase agreements. Lowest previous figure was the \$608 million in August 1954.

The Fed reports a decline of \$202 million (16%) from February and \$278 million (21%) from mid-May 1956. There was \$754 million in unused portions of firm commitments for warehousing as of May 15, the Fed survey shows.

NEWS continued on p. 81

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing.)
As reported to HOUSE & HOME the week ending June 14.

FHA 5s (Sec. 203) (b)

City	Minimum down*- 30 year		Minimum down*- 25 year		25 year, 10% down	
	Imme- diate	Future	Imme- diate	Future	Imme- diate	Future
Boston local	101-par	101-par	101-par	101-par	101-par	101-par
Out-of-state	95-97	95-97	95-97	95-97	a	a
Chicago	98b	98b	98	98	98	98
Cleveland	97-98	96-97	98	98	98½	98
Denver	97-98	97-97½	97-98	97-98	97-98	97-98
Detroit	97-98	97	98-99	98	98½-99	98½
Houston	96½d	96½d	96½d	96½d	97-98	97-98
Jacksonville	97	96½b	98	96½-97b	98	97b
Newark	98-99	97-98	99-par	98	99-par	99
New York	98	98	98	98	98	98
Philadelphia	99e	99	99e	99	99e	99
San Francisco	96½-97	96-96½	96½-97	96½	97	96½
Wash., D. C.	98	97½	98	97½	98	97½

*% down on first \$9,000

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice A. Pollak, exec. vice pres., Draper & Kramer, Inc.; Cleveland, William T. Doyle, vice pres., Jay F. Zook Inc.; Denver, C. A. Bacon, vice pres., Mortgage Investments Co.; Detroit, Stanley M. Earp, pres., Citizens Mortgage Corp.; Houston, Donald McGregor, exec. vice pres., T. J. Bettes Co.; Jacksonville, John D. Yates, vice pres., Stockton, Whatley, Davin & Co.; Newark, Arthur G. Pulis, Jr., pres., Franklin Capital Corp.; New York, John Halperin, pres., J. Halperin & Co.; Philadelphia, Robert S. Irving, exec. vice pres., W. A. Clarke Mortgage Co.; San Francisco, M. V. O'Hearn, vice pres., Bankers Mortgage Co. of California; Washington, D. C., Hector Hollister, vice pres., Frederick W. Berens, Inc.

VA 4½s

City	30 year, 2% down		25 year, 5% down		25 yr. 10% down or more	
	Imme- diate	Future	Imme- diate	Future	Imme- diate	Future
Boston local	a	97b	a	97b	a	97b
Out-of-state	90½-92½	90½-92½	90½-92½	90½-92½	a	a
Chicago	92-95b	92-94b	92-95	92-94	92-95	92-94
Cleveland	a	a	93b	a	94-94½b	a
Denver	92½-93½b	92½-93½b	94b	93b	94-95b	a
Detroit	93-94	93½	94-95b	94b	94½-95½	94½
Houston	92-92½	92-92½	a	a	92-93	92-93
Jacksonville	92-92½	a	92-92½a	a	92½-93	a
Newark	92-93b	92b	93-94	92-93b	95	94
New York	93	93	93	93	93	93
Philadelphia	95b	95b	95b	95b	95b	95b
San Francisco	91½-92c	91½-92c	91½-92c	91½-92c	91½-92c	91½-92c
Wash., D. C.	93½	93b	93½	93b	94	93½b

NOTES: a—no activity. b—very limited market. c—92 only if under \$15,000. d—FNMA almost only market; FNMA ineligible may go for 95. e—trickle of 99½ money.

► Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.

► Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding small towns or rural zones.

► Quotations refer to houses of typical average local quality with respect to design, location and construction.

NEW YORK WHOLESALE MORTGAGE MARKET

Prices on the open wholesale market in New York City, for out-of-state loans, as reported the week ending May 14 by Thomas P. Coogan, president, Housing Securities Inc.:

VA and FHA 4½s

(minimum down, 25 or 30 years)

Immediates: 91½-92½

Futures: 91½-93

FHA 5s

(minimum down, 25 or 30 years)

Immediates: 95½-97

Futures: 95½-96½

Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.



INSULITE ROOF DECK IN DYKSTRA ANNEX, AURORA, ILLINOIS. BUILDER: P. A. THIRALL & SONS CO., AURORA



Discount on FHA 5s eases 0.2 point, says FHA

Discounts fell slightly during May on 5% Sec. 203 mortgages for immediate delivery on the secondary market, says FHA. The average price June 1 was 97.5, compared with 97.3 on May 1 and April 1.

Increases were reported in three of FHA's six administrative zones. The rise was 1/5 point in the West, 1/5 point in the Southeast and 1/10 point in the middle Atlantic area. The north central region reported a decline of 1/10 point.

OFFERING PRICES, FHA 203s Immediate Delivery

ZONE	June 1, 1957		May 1-April 1	
	AVERAGE	RANGE	AVERAGE	
Northeast	99.2	99-99.5	99.2	99
Middle Atlantic	98.3	97-99	98.2	98
Southeast	97.3	96-98	97.1	96.8
North Central	97.1	96.5-98	97.2	97.4
Southwest	97.2	96-98	97.2	97.1
West	97.1	96-98	96.8	96.8
United States	97.5	96-99.5	97.3	97.3

Prices represent an average of reports from FHA's 71 insuring offices, not actual sales.

FNMA STOCK

	June 11	May 16	Low for month	High for month
Bid	54	59	53½	58
Asked	56½	61	55	61

Quotations supplied by C. F. Childs & Co.

FHA ousts owner of three rundown Houston projects

For the first time, FHA has exercised its right as a preferred stockholder to seize control of a rental project on grounds that the owner did not keep the units in good condition.

Three adjacent apartment projects totaling 390 units on Houston's northwest side were taken over by FHA from LeMay Construction Co. H. R. LeMay, principal stockholder, was retained as one of three directors, along with Keith McCanse, director of FHA's Houston insuring office, and John A. Lewis, supervisory real property officer. Under its charter, FHA has the right to oust the management for "serious charter violations impairing the value of the property." It cannot foreclose the mortgage, but can operate the properties and control earnings.

More takeovers like the ones in Houston are in prospect, FHA warns. Says an FHAide: "We plan a number in the East."

The one-bedroom Houston apartments, built in the early '50s, are rented to Negroes at \$10 a week. About 10% are vacant. McCanse blames vandalism for much of the rundown condition. Several tenants kept their dogs in vacant apartments—which became a smelly mess.

FHA Commissioner Norman Mason said the garden apartments had enjoyed good occupancy in recent years. "But the sole beneficiaries of the prosperity," he added "have been the stockholders . . . Too few of the proceeds from rental income have been put into reserve funds to meet the needs of leaner times."

McCanse says the major problem "will be to find sufficient money to meet current obligations and carry out a much needed rehabilitation program." He hopes to get some of the money by liquidating "extraneous assets such as loans to stockholders and a 1956 Cadillac."

PEOPLE: Martin Meyerson, ACTION vice president, named head of new Urban Studies Center at Harvard

Martin A. Meyerson, for the last five years professor of city planning and research professor of urban studies at the University of Pennsylvania, was picked by Harvard University as first director of its new Center for Urban Studies.

Meyerson, 34, who is also a vice president and research chief of ACTION, will become Frank B. Williams professor of city planning and urban research at Harvard in the fall. The professorship and center are largely financed by a bequest from Williams, lawyer who did much of the work behind New York's 1916 zoning law, the first comprehensive ordinance on the subject in the nation.

Meyerson, 34, who is also a vice president search office from Philadelphia to Cambridge, Mass. when he moves. At Harvard, with a small staff, he hopes to dig into such topics as metropolitan planning, community facilities, housing, land use, zoning and urban renewal.

Coleman Woodbury, 53, author of the monumental "The Future of Cities and Urban Development," will head a four-year, \$100,000 research study of urban problems at the University of Wisconsin, starting this fall. Woodbury, onetime (1942-46) asst. administrator of the old Natl. Housing Agency who has taught at the University of Chicago, Harvard, Yale, Cornell and Princeton, is now at the University of California. Among his topics at Wisconsin: municipal finance, urban renewal, public health, housing and slum areas, legal and financial relations of suburbs and cities.

Builder wins \$75,000 damages from Omaha laborer's local

The largest award for personal damages ever given by a Nebraska court—\$75,000—went to an Omaha home builder who sued Laborers' Local 1140 on charges it conspired to force him to hire union labor. A jury made the award to **Angelo Lapuzza** after nearly 10 hours of deliberation.

The suit grew out of a picket line row in June 1955 at Lapuzza's project of single-family and duplex homes. Witnesses testified that when the union picketed the project, Lapuzza tore up two signs. Later, the builder charged, the union's business agent, **Leonard Schaeffer**, came out to the scene with two carloads of companions and assaulted him, sending him to a hospital with head injuries.

BUILDERS: **Gordon Huff**, veteran Louisville newspaperman, was named executive secretary of the local NAHB chapter, succeeding **W. Arthur Sorrell**; **John B. Herdlein** was elected president of the St. Louis home builders, succeeding **Gerald F. Borgschulte** who resigned because of ill health.

MANUFACTURERS' INSTITUTES: **John W. Brown**, senior vice president of Natl. Gypsum Co., was elected president of the Gypsum Assn.; **Walter W. Underwood**, NAHB aide, was appointed executive director of the 600-member Natl. Concrete Masonry Assn., succeeding **Elmer W. Dienhart**, who becomes a consultant; **C. K. Reynolds**, manager of

steel kitchen sales for Republic Steel Corp., was elected president of the Steel Kitchen Cabinet Manufacturers Assn., succeeding **R. A. MacNeille**, president of St. Charles Mfg. Co., St. Charles, Ill.

CONGRATULATIONS: to Builder **Robert Gerholz** of Flint, Mich., on receiving an honorary doctor of laws from his alma mater, Ferris Institute, Big Rapids, Mich.; to **T. J. (Jack) Kent**, 40, professor of city planning at the University of California and former San Francisco planning director, on his upset election to the Berkeley city council—on a platform of do-something-now about smog, rapid transit, recreational activities; to Architect **Arthur G. Tafel Jr.**, 32, named man of the year by the Louisville, Ky. Junior Chamber of Commerce; to Builder **Joseph E. Merriam**, past president of NAHB, named man of the year by the Notre Dame Club of Chicago.

Yale appoints Rudolph and Danes to top posts

Architect **Paul Rudolph** of Sarasota, Fla., brilliant young (34) designer of homes, schools and public buildings, has been ap-

pointed chairman of the architecture department at Yale University. At the same time, Yale announced that **Prof. Gibson A. Danes**, chairman of the art department at UCLA, will become dean of the school of architecture and design, succeeding **Boyd M. Smith**, who is retiring. Both appointments are effective next February.

Kentucky-born Rudolph, a slight, short man with a crew haircut and boyish grin, studied at Alabama Polytechnic Institute (B. Arch.) and Harvard (M. Arch.), practiced in partnership with **R. S. Twitchell** from 1948-52 before striking out on his own. His works include the celebrated "umbrella house" at Lido Key, Fla. (H&H, July '54), the new US embassy in Jordan and the Arts Center at Wellesley College.

Mitchell succeeds Dunlop on joint disputes board

The Natl. Joint Board for Settlement of Jurisdictional Disputes got a new chairman, **Richard J. Mitchell**, 57, executive vice president of the Trimble Co., Pittsburgh general contractors.

He succeeds **Prof. John T. Dunlop**, 42 (who will return to Harvard), at a time when the nine-year-old Joint Board faces its biggest test. The Natl. Labor Relations Board, anxious to avoid what might otherwise be a flood of disputes, has always let the Joint Board settle jurisdictional fights between building unions. But several courts have told NLRB to make its own jurisdictional decisions under the Taft-Hartley Act.

Home builders are using the Joint Board more and more. Last year, for example, Westchester County (N.Y.) builders got the

continued on p. 85

Add sales appeal with window beauty like this !

The natural wood beauty of Andersen Gliding Window Units complements the fine wood paneling in this gracious Illinois residence.

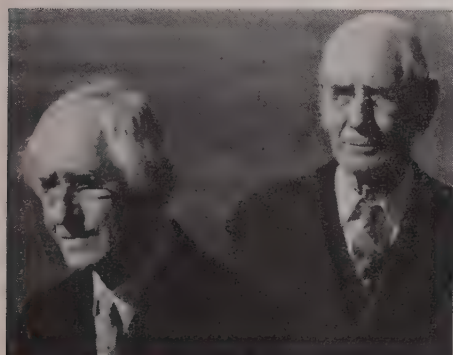


board to settle a squabble between plumbers and operating engineers over who should install gas pipes in subdivision streets. The row had stymied completion of many homes.

Mitchell, who has been an industry member of the board for six years, becomes chairman on a three-day-a-week basis.

Leonard P. Reaume of Detroit, past president of NAREB (1930), was elected president of the International Real Estate Federation and **Eugene P. Conser**, NAREB's executive vice president, was elected secretary-general. Reaume is the first American to head IREF.

Architect **William Demarest**, who left his post as modular coordinator with the AIA a year ago to become an assistant director of NAHB's construction department and Research Institute, has joined Manufacturing Chemists' Assn. in Washington, as director of plastics in construction. He will promote use of plastics in the building industry. He is the second man in four months to quit NAHB's construction section.



CHARLES (L.) AND HENRY GREENE

DIED: **Charles Sumner Greene**, 89, who, with his brother, **Henry Mather**, designed some of the most elaborate and articulate houses ever built in southern California, June 11, in Carmel, Calif.

In any history of US architecture the Greene brothers deserve a lofty place. They came to California in 1893 and quickly made a name for themselves with homes characterized by loving use of wood and a Japanese influence. Part of their legacy to today's design was a fabulous vocabulary of wood details—post and beam trellises, gable ends with projecting rafters, interlocking timbers, plank ceilings—all part of the regular idiom of California house architects. Among outstanding examples of the Greene's work is the Culbertson patio house (H&H, May).

Though Greene & Greene designed many beautiful mansions, they were remembered for

many years only for their influence on the California bungalow, a low-cost bastardization of their earlier work. Only recently, in fact, was their contribution to architecture widely recognized. In 1952, when they were already retired, they received a special award of merit from the southern California AIA. **Henry Greene** died in 1954.

OTHER DEATHS: Builder **Elbert P. Lamberth**, 44, who built 3,000 houses in Dallas, among them the nation's first (1951) large tract of air-conditioned homes, April 5, in Dallas; Builder **Theodore G. Meyer**, 65, land developer and builder, in San Francisco, May 20; **George C. Hield**, 104, retired land developer in Chicago, May 21, in Phoenix, Ariz.; Builder **Karl Sande Senness**, 56, pioneer developer in the Lancaster-Palmdale area of Los Angeles County and past president of the Home Builders Institute of Los Angeles and California Council of Home Builders, May 23, in Los Angeles; Architect **Robert P. Bellows**, 79, former president of the Boston Society of Architects, May 23, in Boston; **John R. Magill Sr.**, 85, retired realtor and past president of the Chicago Real Estate Board, May 26, on his ranch near Mylo, N.D.; **Dr. Martin Wagner**, 71, professor emeritus of city planning at Harvard University and a pioneer in prefabricated houses in Germany during the '20s, May 28, in Cambridge, Mass.; Builder **Jerome Haag**, 50, former president of the Oklahoma City Home Builders Assn., May 28, on a business trip in Topeka, Kans., following a heart attack; **Walter J. Howard**, managing officer of the Montana Retail Lumbermen's Assn., May 29, in Billings, Mont.; **Carl Frye**, 64, vice president and general manager of People's Development Co., builder of Lincoln Village in Columbus, O. (H&H, July '55), and of Tectum Corp., roof decking manufacturer, June 3, in Columbus; Realtor **Joseph B. Ford**, 58, former president of the Chicago Real Estate Board, June 3, in Chicago; **Carl Bush**, 74, former chairman of the Los Angeles Regional Planning Commission, June 6, in Los Angeles; **Elmer A. Bush**, 77, Sacramento realty broker and former president of the California Real Estate Assn., June 15, in Sacramento.



SENNESS



FRYE

COMMUNITY FACILITIES:

\$300 per lot levy to aid schools is ruled invalid

An ordinance in Park Ridge, Chicago suburb, requiring builders to pay \$300 a lot into a school aid fund has been ruled unconstitutional by an Illinois circuit court master in chancery.

If the finding is upheld in court, and in an anticipated appeal to the Illinois Supreme Court, it could have far reaching effects across the nation. At least nine other Chicago communities and dozens elsewhere impose similar levies on builders and developers.

The ordinance was fought by six builders, all members of the Cook County Home Builders Council.

CANADA:

Toronto builders seeking direct government loans

Mortgage-hungry Toronto builders are asking Ottawa to make direct NHA loans in their area.

Normally, government policy restricts direct loans to towns of less than 5,000 population or "where loans are not obtainable through an approved lender" in cities up to 50,000 population.

Government statistics, builders claim, make the Toronto picture look a lot better than it actually is. Of the 2,750 starts in the metropolitan area during the first four months, some 1,900 were in multiple units—mainly apartments, with only 850 single-family houses. (CMHC normally publishes only total figures.) This has been used for erroneous comparisons, say builders. Example: a bald statement that Toronto had 1,070 starts this April, compared with 1,255 in the same month of 1956 conceals fact that single houses are down almost 70% while apartments are up 10%.

Says President Lou Rice of the Toronto builders: "We are getting a lost year from Ottawa. The \$150 million we were promised [May, News] will come out of future deposits in the banks—at the end of this year."

Lone dissenter is Toronto builder and NHBA past president Harry Long. Says he: "We are sticking our necks out and we will be laughed at. Buyers are on strike."

Builders expect long wait for Conservatives' help

Canadian builders hope the Dominion's new Conservative government will bring welcome changes, but expect them to be slow coming.

Although much of the new government's election platform stressed the dangers of having any party too long in power, there were some statements to indicate that the Conservatives expect to soften the credit squeeze a little. Examples: "Credit restrictions and the tight money policy of the Liberal government have struck a body blow at home builders, and have brought their industry to near ruin."

Even so, builders are not hopeful of startling changes in housing legislation or quick easing of credit restrictions. Prime Minister John Diefenbaker's Conservative Party holds only a slender plurality (109 vs. 104 Liberals) and may well have to spend its first weeks in power just clinging to office through tricky parliamentary maneuvers.



GREENE & GREENE'S D. B. GAMBLE HOUSE, PASADENA, 1909

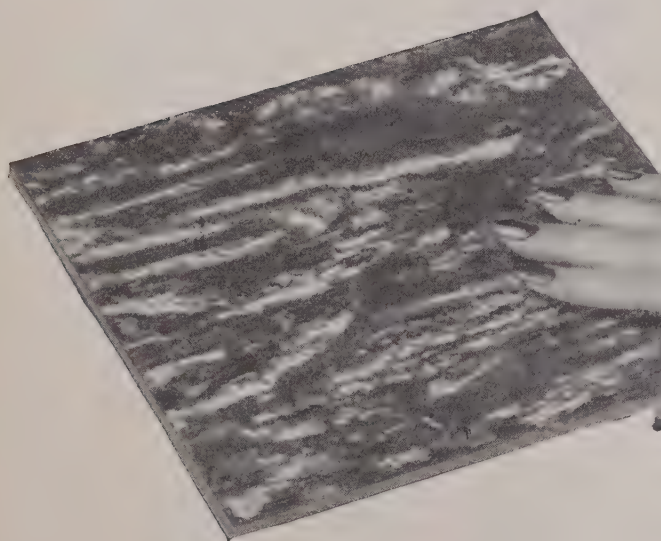
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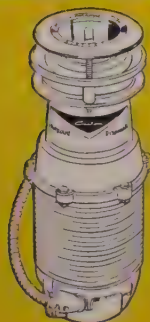
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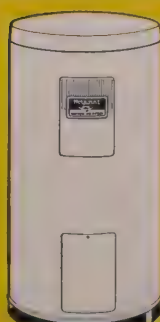
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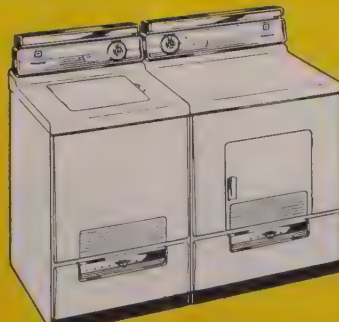
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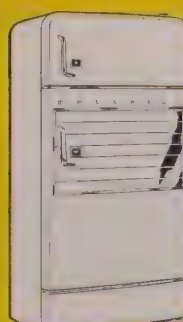
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100 YEARS OF AMERICAN HOUSE

Thanks for the fine presentation of my 1927 "Healthhouse" in your interesting review of 100 years of domestic architecture. All your text says is grand. Still, could I add a word?

When I called this design "the Healthhouse" thirty years ago, I saw in it an exemplification how all architecture and urban design must turn to detailed biological knowledge and research for its inspiration and guidance.

The interest of the architectural student has been too much absorbed by fast changing technological novelties and been too little directed to the steady basic human characteristics over which "fashions" play only like ripples on the deep water's surface. I have tried hard to express this in design and in words. For example, my book "Life and the Human Habitat" follows the "Healthhouse idea" and sees unending possibilities in "knowing more about man," as the most stunning material of all in our living scene of the architect.

RICHARD J. NEUTRA, FAIA
Los Angeles

. . . a great job.

CRAIG ELLWOOD, *architect*
Los Angeles

. . . superb. The housing industry owes much to your leadership.

RALPH H. SIMS, *advertising mgr.*
Crawford Corp.
Baton Rouge, La.

My sincerest congratulations on your willingness to show us so generously the path we have come in our search for the house.

HARRIS ARMSTRONG, FAIA
Kirkwood, Mo.

REPLY TO WALL ST. JOURNAL

I do, indeed, think that you said many things that needed saying. It is certainly important for people to understand the acute and disproportionate effects of tight money on the home building industry.

As you say, one can recognize and deplore this hard fact and, at the same time, agree with and applaud the heroic efforts of the Administration to fight over-all inflation.

That I cannot agree with all the assertions in your editorial (example: that FHA is a concealed tax on home ownership) in no way mitigates my enthusiasm.

ALBERT M. COLE, *administrator*
Housing & Home Finance Agency
Washington, D.C.

JULY 1957

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Cover: Blessing house in Dallas, Tex., Architect Joe F. Bourn, Photo: Tom W. Collins Studios

Volume XII, No. 1



YOU CAN DO SOMETHING TO MEET THE MARKET

*This is what HOUSE & HOME learned
from talking with hundreds of
building men all over the US:*

In almost-every area some builders are doing as well—or better—than last year.

These builders are proving two important points:

- 1** Lots of people still want houses and can find the money to pay for them;
- 2** Business is good for the builders who know what these buyers want and how to give it to them.

For example, last month in Salt Lake where house building is down about 35% from 1956 Alan Brockbank sold 90 houses in two weeks—a better sales record than he made in any two weeks the year before.

A brand new model started Brockbank's sales.

He introduced Salt Lake to a house it had never seen before: a split level priced at \$14,500.

In effect all Brockbank did was to jack up the bedroom wing of his current ranch model and put 500 sq. ft. of unfinished space beneath it. This big room had heat and light but a bare, unpainted cement floor and unpainted scr brick walls. But—says Brockbank—families visualize the new room finished *and finished the way they want it*. So they are buying the new split where they passed up the old ranch.

All over the country builders like Brockbank are learning to meet their market in their own way. Some try one thing, others something else, but whenever sales shoot up it's because the builder *did something* to start the customers coming his way.

There are clear cut trends in what builders are doing to meet the market:

- 1 They are switching to new models.
- 2 They are making the most of pattern and shadow.
- 3 They are inventing new ways to give more space.
- 4 They are "customizing" their stock models.
- 5 They've discovered that "the customer is always right."
- 6 At long last, they are learning the magic of trades.

For example: The one-and-a-half and two-story house are following in the wake of the split level.

In Scottsville, N. Y., a 1½-story Cape Cod is the new model Joe Entress is using to meet the market. He sells it for \$12,800 and it is one of the very few houses being offered there at that price. Entress calls it "the house with a future," plays up its 864 sq. ft. on the ground floor and shows prospects how they can finish two bedrooms and a bath upstairs.

"We can give 16% more space for the same money in a 2-story house than in a ranch," says Frank Schantz of Rochester, N. Y. "Our houses are selling as well as last year because we have what every family wants—space." He builds custom houses from \$15,000 to \$40,000, finds that buyers want four bedrooms and a recreation room or den.

For example: Individuality is a big thing today so builders are making changes and adding extras:

"The little things really clinch a sale," says T. J. Culligan of San Mateo, Calif. He puts double shelves in all his clothes closets, built-in china cabinet in the dining area, mirrored vanity table in the master bedroom. Culligan finds that buyers put a great deal of trust in builders who pay attention to painstaking detail.

Says Bud Arters of Media, Pa: "People in our area don't seem to care what they pay as long as they get what they

want . . . and what they want is custom design. So we are making a lot of individual changes to suit our buyers."

One of the country's outstanding sales records belongs to Charles Ervin of Charlotte, N. C. who may well be the biggest custom builder in the US. He builds around 500 houses a year and every house is different. "People want individuality and they want a house which they help to plan," he says. He builds in a price range from \$10,000 to \$50,000.

For example: The satisfied customer is becoming the star salesman.

In southern California the Hadley-Cherry Co. is going to great lengths to satisfy its buyers. Says Ray Cherry: "What we do beyond our obligation to buyers sells more houses for us than anything else. Incidentally, we get buyers to inspect the house carefully, then have them sign a book that everything is right when they move in. That cuts callbacks 50%."

Another builder who knows he gets new buyers from satisfied old customers is Gene Blake of Indianapolis. He keeps track of where his buyers come from by adding one question to his mortgage credit form: "How did you hear of us?" He found that 25% of his sales come from referrals from satisfied customers.

For example: The offer to trade is bringing second-time buyers into the market.

For three or four years builders have been saying, "We won't trade until we have to." This is the year when smart builders have found that one way to meet the market is by trading. Typical of hundreds is Clem Housman of Pueblo, Colo. He sells about 200 houses a year and says that 40% involve an old house. He advertises trade-ins, has a real estate firm to sell them, set up a mortgage company to handle them.

He finds he has to take title to only about eight houses a year.

Says Manny Delugach of Memphis, "When you don't trade you've got nothing to tie into these days. About 25% of our sales involve a trade."

"We couldn't sell without trades," says Caldwell & Cook of Rochester, N. Y. "At least 40% of our sales come direct from someone with a trade-in house."

All over the nation this spring, progressive builders were getting ready for their selling campaign.

Because spring comes early in the South, builders there got off to a quick start. There were Parades of Homes in cities like Houston, Memphis and Mobile. Elsewhere 1957 models were polished and shown to the public.

To see what is selling in the South, to see some of the things you can do to meet the market, take a good look at the next 54 pages. ➡



THE TEXTURED LOOK

This picture shows you today's major trend in house design throughout the South: a new emphasis on pattern and texture. Every detail is planned to please the eye. The roof has the small pattern of wood shingles, reinforced by bold horizontal shadow lines formed by doubling every fifth course. The walls are of used brick and redwood. The scale and random coloring of the brick strike an informal note. The redwood panel has a crisp, vertical pattern that enhances the wood's natural texture and forms a contrast with the rougher brick. The wide, recessed entrance shelters double front doors, flanked by windows. The doors themselves are patterned with a double



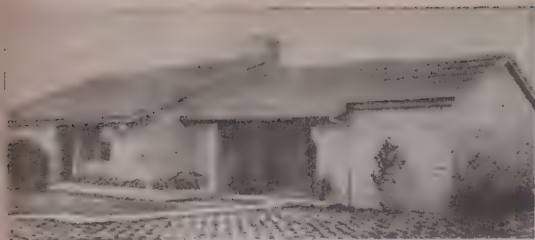
Victor M. Helm

is your best single bet

recessed panel and the windows are leaded in diamond shape. The landscaping, still too new to count for much, adds color and pattern in more shadow lines, especially around the masonry foundation.

The architect who designed this house for the Houston Parade of Homes explains its appeal this way: "Material that looks hand worked adds a feeling of warmth and human scale."

All over the South builders are meeting the market by using the textured look to make their houses appear more comfortable and inviting. They say this is the kind of house buyers want—fresh and different, but with an echo of the house they admired when young.



Story starts on page 101

BUILDERS: Menefee & Montgomery
 ARCHITECT: M. Arthur Kotch
 LOCATION: Houston
 AREA: 2,034 sq. ft.
 PRICE: \$31,800



Alan of Houston

The textured look on the inside comes from small-scale pattern

The highly patterned appearance of this foyer results from a combination of materials, none of which looks larger than 12" across—yet most are made and installed in large sheets.

The polished squares of rosewood (wall at right) were made from economical 4' x 8' plywood sheets. Architect Kotch grooved the sheets into 12" panels and whitened the grooves with a light filler to heighten the contrast against the deep grained finish. Cost for the unfinished plywood: 59¢ per sq. ft., less than \$20 per sheet.

Kotch got another dramatic contrast in texture and color by specifying a white marble tile floor laid in a broken range, ashlar pattern. Cost of the marble: 60¢ per sq. ft.

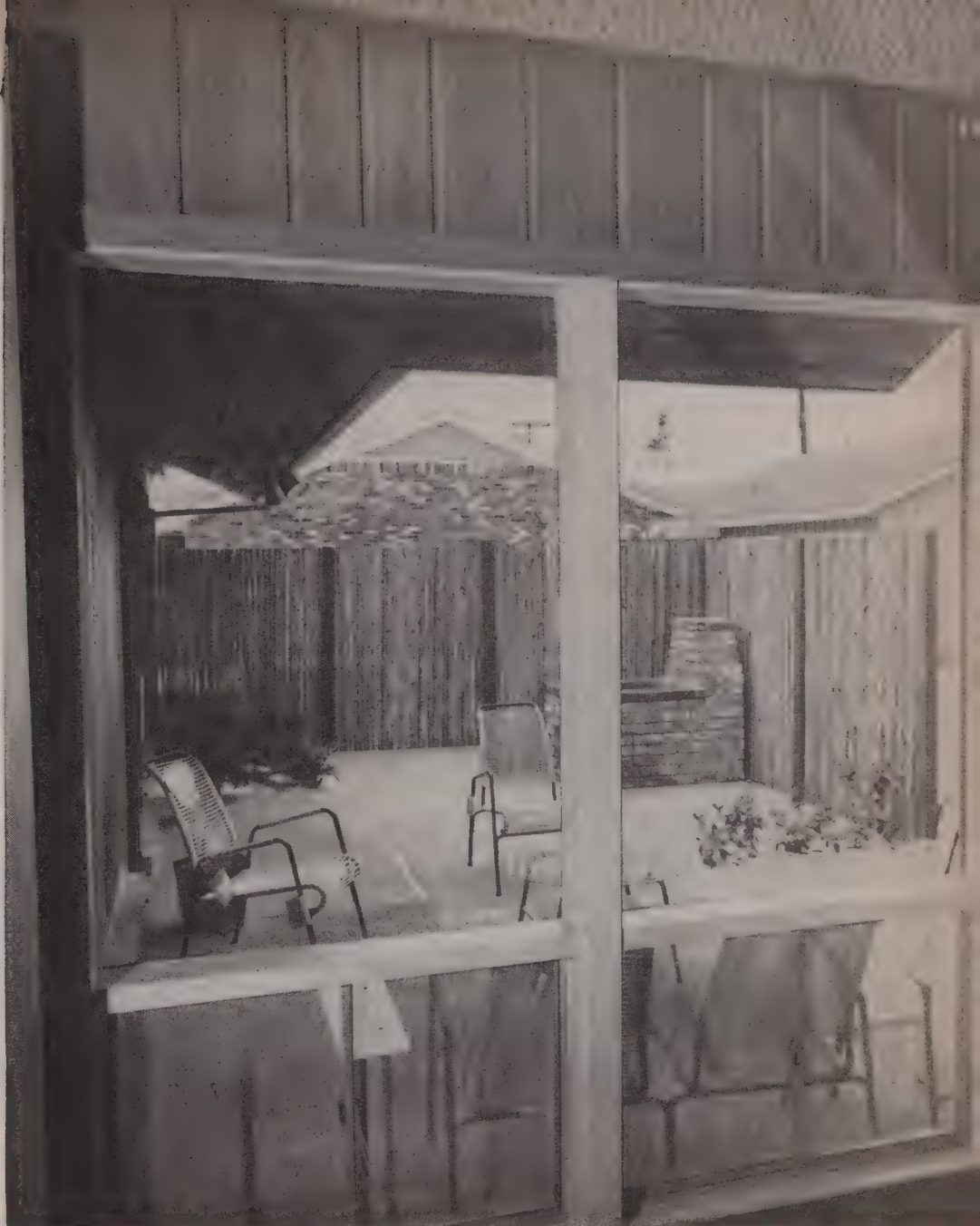
The diamond-light leaded windows, left, break up the square patterns on wall and floor, cost \$4 per sq. ft. They can be cleaned almost as easily as a single sheet of glass.



H&H staff



Living-dining areas are open to each other. Their space can be added to the family room when the folding doors are opened. Two-car garage (not shown) is at the back of the house.



The textured look on the outside comes from warm, natural materials

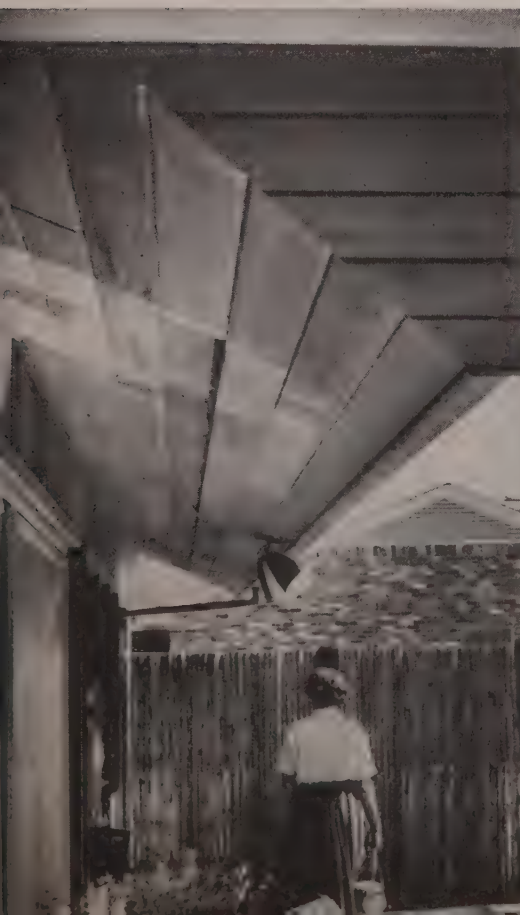
Looking out of the breakfast room window (above) you see the same preference for pattern and texture that is so marked inside the house.

The attractive patio is enclosed by Tropicoa fencing, Mexican bamboo poles wired together. The vertical lines of the fence and its natural texture contrast effectively with the horizontal lines of antique brick used for the barbecue. The fencing costs \$4 per lin. ft.

Architect Kotch emphasised small scale again by running redwood divider strips across the 12' x 30' expanse of pea-gravel finish concrete on the patio floor. He left open areas for planting.

The wide overhang, left, is planked with 1 x 6 redwood, with one board left out to allow a long screened vent under the soffit. The texture of the 1 x 10 redwood boards used for siding was increased by grooving each board every 2".

You'll see many of these ideas in other houses on the following pages.



How to meet the market with new models:

TAKE SOME TIPS FROM CUSTOM HOUSES

Columbus "Ledger Enquirer"



Natural materials give this house its textured look

This handsomely textured house was built on speculation because Lon Gammage of Columbus, Ga. wouldn't take a sluggish market lying down.

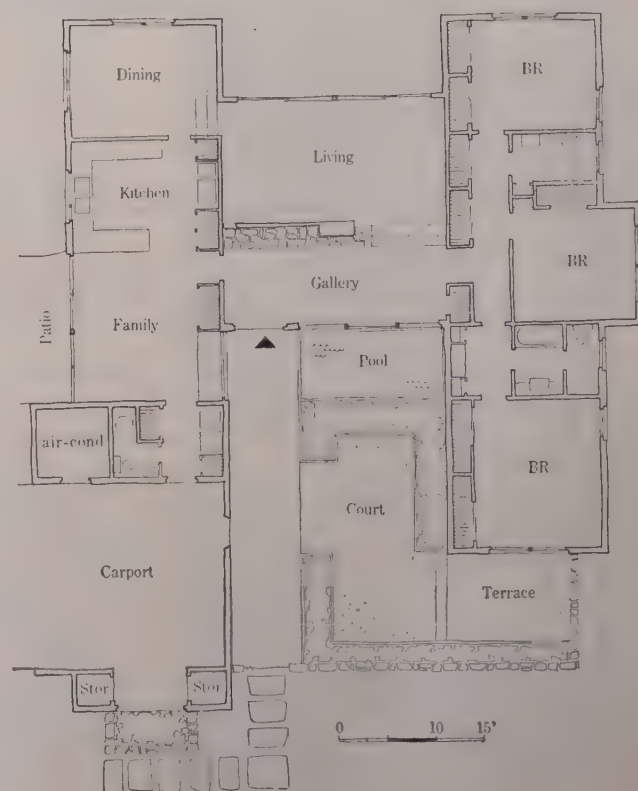
"Something had to be done to stimulate sales," he says, "so I gave my architect a free hand to design a house that would open the public's eyes—and at the same time sell. The house caused a lot of talk—and it sold for \$44,000."

Lewis A. Scarbrough designed the house with showmanship: a native rock wall painted white encloses a front patio to screen the front yard and the bedroom patio facing the street, a double front gate dramatizes the entrance court, a decorative wood grille and brick planter screens the carport from the street.

Gammage's prescription for sales: "First, offer more value—quality products and quality workmanship—the public can tell what's good. Second, provide more space—you've got to give more house for the money, bigger rooms, two living areas if the family can afford it. Third, build the appliances in—they look better that way and the public knows it."

"Above all you've got to make a house look good—pretty, inviting. The family who bought this house fell in love with its charm and its size: they have small children."

"You must build some speculative houses to keep your crews together (I have men working for me for 12 years) and you've got to build them like contract houses."



H-PLAN OF GAMMAGE HOUSE is almost lavish in the space it offers: a formal (and separate) dining room, a huge (and private) living room, a generous (and secluded) front courtyard.



This house shows changes made for the buyer

The buyer of this house wanted separate guest quarters. He got them from Oklahoma Builder Joel Coley who simply put the guest "house" at one side of the carport (at right of left photo). Rear view of house, right photo, shows stone

barbecue pit also added on customer's order. Builder Coley says: "Today you must give the customer what he wants." Coley's approach to speculative building pays off. One day last month he took out \$510,000 worth of building permits.

N. Bleecker Steen

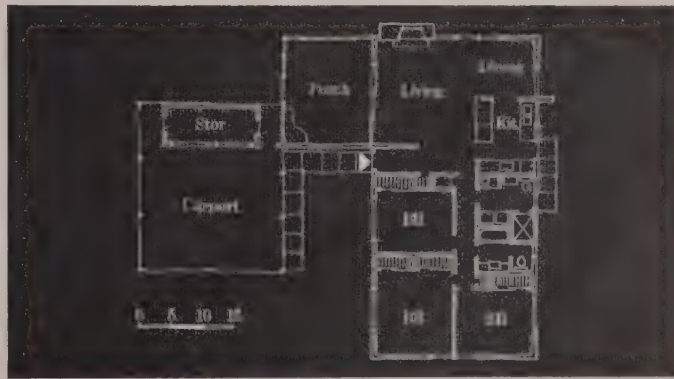


Driveway and brick planter give extra prestige

"Individuality and prestige make a successful community." So says William Blessing who opened this exhibit house for his 84-lot Briar Creek Estates this spring and sold over half the lots at from \$7,000 to \$11,000 and is now building ten

houses, from \$35,000 to \$70,000, designed by Architect Joe F. Bourn. Lot buyers must submit house plans to an architectural board. Says Blessing: "This way buyers can express individual tastes without clashing with neighboring houses."

Kratzen Studio Inc.



This model meets the market at \$16,300 (without land)

It was custom designed to a module: Dewey Kennell of Venice, Fla. makes all his exterior walls—brick, concrete or frame—6'8" in height, rests 4x8 beams on a 2x10 top plate. By juggling elements he can vary an exterior or a floor plan

to please any customer. Kennell gets texture by "letting materials express their nature—massive if beams, small-scaled if brick." The key is standard structural elements. This method can be used in homes up to four bedrooms, two baths.

How to meet the market with new models:

AVOID A "PLAIN JANE" LOOK

Victor M. Helm



Shadow and texture give warmth to cold concrete

Gray McCullah closed four contracts for concrete block houses like this during the Houston Parade of Homes. Says McCullah: "In Houston the public wants design, so we used these decorative pattern blocks." The 1,700 sq. ft. house

was the first merchant-built block house in Houston; with two-car garage it sold for \$22,500, completely air conditioned. "Most of the visitors remarked how much cooler our block house was than the frame houses they visited."

Houston "Port"



Alan of Houston



You can get small-scale pattern in any house style

The traditional house, left, gets its texture from lattice window inserts, from the shingle roof and the varicolored used brick. That the public likes small-scaled texture is evident from the house's fast sale: Builder Maggie Plumb got

\$32,000 for it even before it was opened at the Houston Parade of Homes. The low-slung \$29,000 contemporary house, right, by Builder W. M. Dickey shows how you can play tricks with bricks, simply by leaving voids in a wall.

GIVE YOUR HOUSE IMPORTANCE WITH A BIG ROOF

H&H



Frank Berfield



With a high pitched roof, more of the house meets the eye

The roof is one of the most neglected design elements in today's houses. But not in these two Memphis houses. The one on the left was sold quickly by Builders Jacobson & Lovett for \$16,800. Buyers like the big roof on two counts:

it makes a low-slung house look more imposing and it provides head room for storage in the attic. Builders Emmons & Allen, who build higher priced houses, find their customers like the big "French Provincial" roof, right. Price: \$41,500.

Wallace S. Barnes



H&H

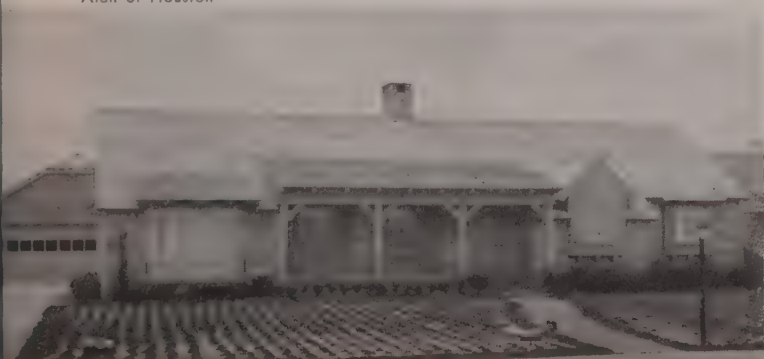


A broken roof line shows off the top of your house

The rhythmic breaks in the roof at the left did not just happen: they were planned. Builder James C. Aubrey, who showed this house in the Mobile Parade of Homes, couldn't get a good roof design, so he went to a local prefabber, Mod-

ern Homes & Equipment Co., who gave him house, plan and design in one package. Jacobson & Lovett of Memphis, who built the big house on the right, believe a high gable roof must be broken up or it looks like "a big area of nothing."

Alan of Houston



Hence Griffith



But you can carry the broken line to an extreme

The builders of both these houses tried to make their roofs interesting. But the architect designed house on the left, in the Houston Parade of Homes, gains very little from roof breaks. They do not relate to each other or to the whole

roof, but do add to the cost. The intersecting gable roofs in the Dallas house, right, look pleasant with hand-split shakes, but the birdhouse on the garage roof is tacked on. Moral: total display is no display—only an added expense.

How to meet the market with new models:

MAKE YOUR LOW PRICED HOUSE LOOK EXPENSIVE

Photos (top): H&H staff

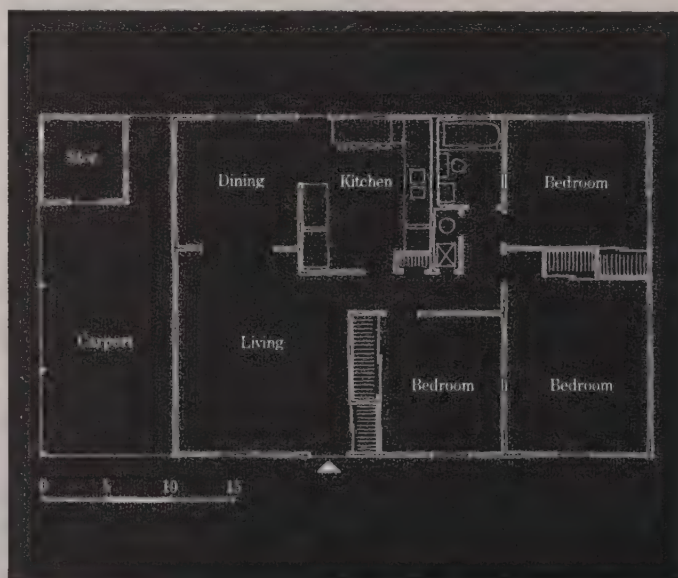


Offer a choice of elevations

Like other builders in the south Jacobson & Lovitt find that their Memphis customers won't buy look-alike houses, even at less than \$13,250. "They want their houses to look different from their neighbors." J&L not only change the elevations of neighboring houses, above, but have four different floor plans and four different roof lines to make the houses look distinctive. The pleasant street scene—surprising in such low priced houses—makes another appeal: "the fine over-all effect a house and a community give." Most of their

customers are second-time buyers. "Today's buyers have their own ideas—often nothing like ours. The sooner you find out what they want, the better off you'll be," the builders warn. They listen carefully to any customers' criticisms of their houses and move quickly to make changes. What kind of houses do their buyers prefer: "Southern colonial and Williamsburg. If we had built contemporary houses, we would have gone broke. We build the houses that sell best, that is, we sell traditional designs and we're doing fine."

Hitchings-Newman



Give your low priced house style and space

This well proportioned house gets its texture from the brick walls and full-length shutters that give it what the pre-fabber who manufactured it calls "southern appeal." The house was manufactured by Fairhill, Inc. of Memphis and

was built by W. D. Jemison & Sons. Its 1,070 sq. ft. of living area plus oversized (285 sq. ft.) carport sell for \$11,800. The well arranged floor plan lets traffic between the kitchen and the bedrooms and bath by-pass the living room.

Photos (top): H&H staff



Your low cost houses should look big from the street

Both these houses sell for about \$13,500. Both of them look like much more house. Trezevant & Kelly of Memphis made their house, left, look bigger with an attached garage and a big roof. Jacobson & Lovitt stretch a big roof over the

carport. Both have the familiar textures that smooth the way for sales: used brick, shutters, iron grillework. The covered entry on the T&K model is scaled to the house. The J&L house shelters its entry under a wide-eaved roof.



Frank Berfield



A porch or a carport adds a lot to a small house

Nearly every house Charles Ervin builds in Charlotte, N.C. has a porch. "Buyers want a porch in this climate and it makes the house look bigger and better." This house, left, has 1,025 sq. ft., sells for \$10,300 including lot. W. D.

Jemison combines entry and carport on the \$11,350 house at right. "This is carport country," says Jemison. "If there's nothing but a strip of concrete next to a house to park the car on, your low priced house will look cheap."

Schoopman's



Frank Berfield



Add the little touches that say "quality"

Wide overhangs, covered entry, brick planter and brick veneer make this \$11,500 Texas house, left, look rich. Bill Beck builds houses at \$10 per sq. ft. including land, has no trouble selling them in ten locations around Midland-Odessa,

Tex. Wallace Johnson offers the house on the right for \$13,000. He uses varicolored brick, shutters and an attractive porch railing. "Little touches like this make the house you are trying to sell look like a home to live in," he says.

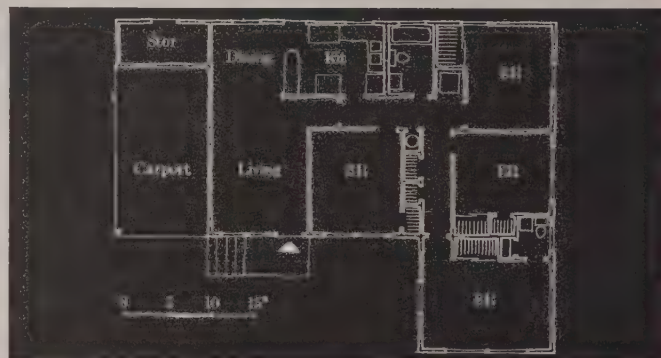
WHATEVER YOUR PRICE, BUILD MORE THAN SHELTER

Frank Berfield

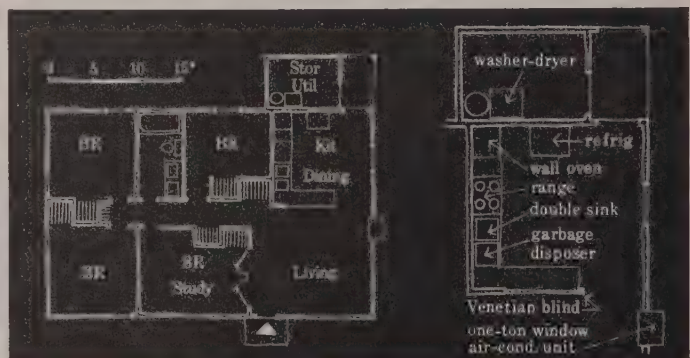


Look how attractive you can make a \$14,500 house

This four-bedroom house has space and charm. Builder Jack Pennel of Memphis used oversized brick and brought out horizontal lines with a heavy raked joint. Says he: "We used 12" rough-cut cypress with a full 1¼" x 3" batten to give it a heavy shadow look and the effect of mass. We broke the brick line and the vertical lines by intermixing brickwork and board-and-batten paneling." Inside Pennel paneled the fourth bedroom in oak so it could also serve as a den or guest room. The price of the house includes two bathrooms and a built-in oven and surface units in the kitchen. Pennel's plan, right, shows plenty of closet space and two smart ideas: a kitchen door that opens to the bedroom corridor and a door that shuts off the corridor from the living room.



Gene Edmonds



Here are four bedrooms and lots of equipment for \$12,301

Builder Paul Bickford packed a lot of house on a \$2,000 lot and a lot of equipment into his kitchen (see equipment list on the plan). Because space within the walls was tight, he opened the house plan: he put a Venetian blind between

the kitchen and dining area. He put double doors between the fourth bedroom and the living room so the area could also be used as a den or TV room. He used a piggy-back washer-dryer to save space in the storage-utility area.

A PREFAB OFTEN SOLVES MANY PROBLEMS



Prefabs can pin down your costs in your price class

Tom Standard of Macon, Ga. builds Knox Homes, left, because he believes he can start or stop building as the market changes; he can build faster and he can figure his costs quickly. Berg & Diehl, who put up over 150 houses a

year in Mobile, build National Homes at prices from \$13,000 to \$15,000, right. What do they get? They say: "Everything—color styling, advertising, land planning—and financing at a reasonable cost when nobody else is getting it at all."

Photos: Wallace S. Barnes



Prefabs can give you market-tested designs

The two houses above are only two of six prefabs in the Mobile Parade of Homes. Billy J. Carpenter who built the Thyer model, left, likes prefabs because "They are pre-engineered to accepted design. Besides I get closer cost, time and

material control with less overhead." The house on the right, by Modern Homes and Equipment Co., was built by Kello McAnally. Says McAnally: "I get the advantage of an architect's design that I can't otherwise get locally."

H&H



Wallace S. Barnes



Prefabs let you build your houses in a hurry

Both these houses were built to meet deadlines. Woodruff-Brown Realty Co. put up the Scholz American colonial design (left) in less than two weeks to meet the opening of the plush Mohina Woods tract outside Columbus, Ga. Jim

Burkett built the Crawford model, right, in time for the Mobile Parade of Homes. Builders all over the South who were held up by weather this spring found that prefabs made sense because they can be closed in quickly.

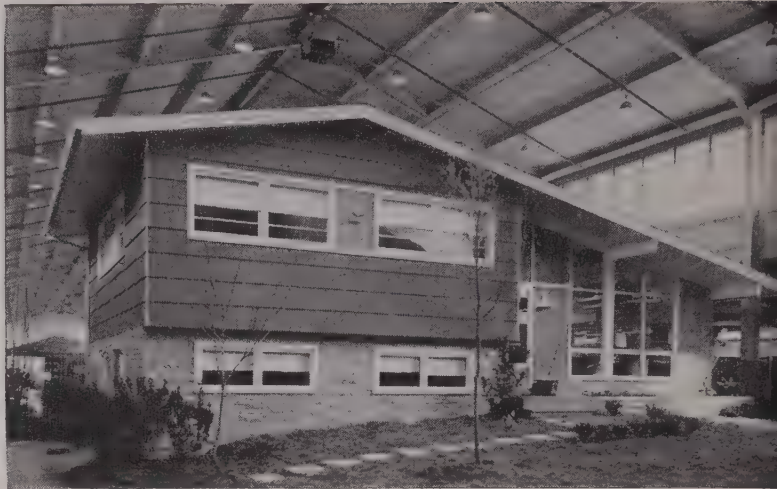
How to meet the market with new models:

IF EVERYONE IS BUILDING RANCHES, TRY A SPLIT

Wallace S. Barnes



Robert Steinau



These two models really stirred up the market

National Homes' first split level, left, got a big reception when it was unveiled this Spring during Mobile's Parade of Homes. "The response was terrific," report dealers Berg & Diehl. "We've sold this house and several more like it, and we had people queuing up in front of our house just to see how different it was." Among the things people liked—the big family-sized recreation room on the lower level. House is brick with lapped siding. Windows on the front are dressed

up with louvered shutters; window wall near entrance is ceiling high. Extra details like the latticed columns give the house lots of outdoor interest.

Louisville split level, right, attracted big crowds to its indoor site at the home show. "We're starting a new trend here," says Charles Wilson of Peter Construction Co. "I know of four more builders who are going to build split-level houses." Model has long, sloping roof line, wide glass areas.

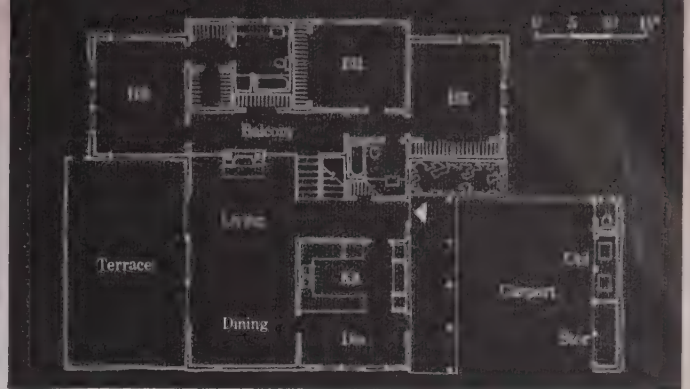
Wallace S. Barnes



You can make a long, low roof line more interesting by splitting the levels

By raising the bedroom level in a ranch style house, Ladner-Sullivan of Mobile split their levels, broke the roof line and got a different-looking house. When they showed their house during Mobile's Parade of Homes, they sold two

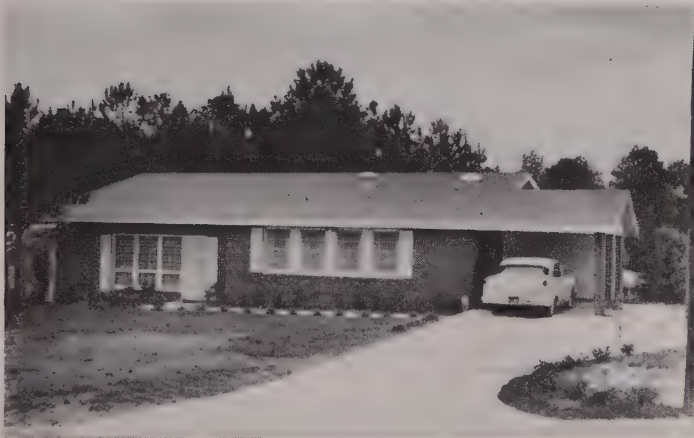
duplicates of this house within two weeks. "Design and outside appearance are most important in today's market," say the builders. "People want a good-looking house first, even before a good kitchen or a good bathroom."



See how different a split level can be

By extending the roof of this split over the carport, Architect Edward W. Neal made the house look much bigger from the street. And at the same time he showed how well a split can be integrated with its site. Builder Lon Gammage of

Columbus, Ga. had a prime neighborhood lot that sloped back from the street. The architect capitalized on the site by putting a recreation room and terrace at the lowest level. The house sold quickly for \$44,000.



This split-level house looks like a ranch—from the street

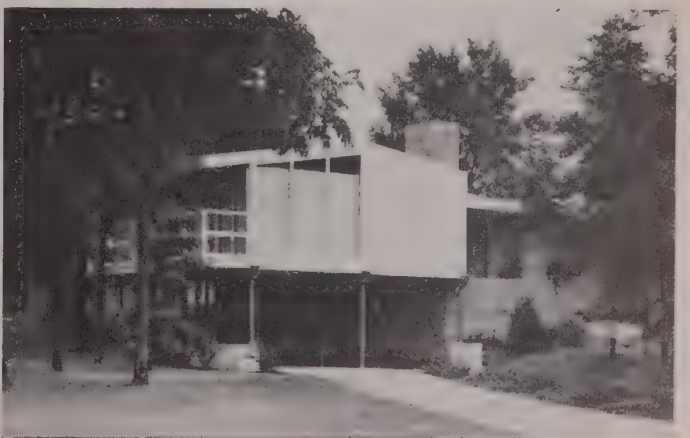
"This is the kind of house our buyers like: it has the nostalgic appeal of a familiar style—and it's big," says Columbus, Ga. Builder Ray Wright. The rear view, right, shows how the house fits its hilly site. Wright sold this house during the

opening of a high priced subdivision, got four more orders for splits—all with modifications—within a month. Split levels have helped Wright become the biggest builder in town in less than six years: he's not afraid to try new ideas.

Victor M. Helm



Frank Berfield



You can find splits in almost any style

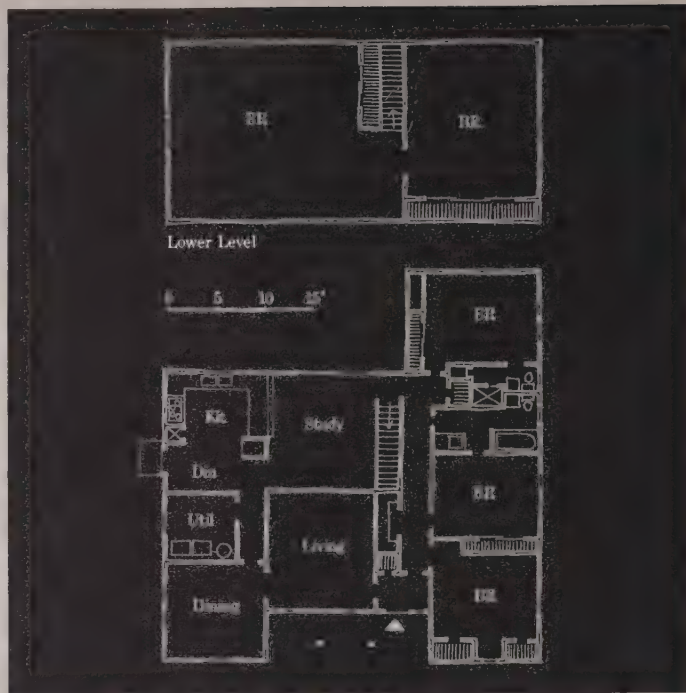
"Set your sights by the higher priced range" might be the moral of the split level on the left. Houston Builder John Neal noted that a lot of story-and-a-half houses were being built in Bill Barrington's plush Tanglewood subdivision so he

built this softly textured split to combine the appeal of the story-and-a-half with the space of a split. He found a buyer for it at \$40,000. The contemporary split (right) was built for the Memphis Parade of Homes.

How to meet the market with new models:

GET A LOT OF SPACE BY RAISING THE ROOF

H&H staff

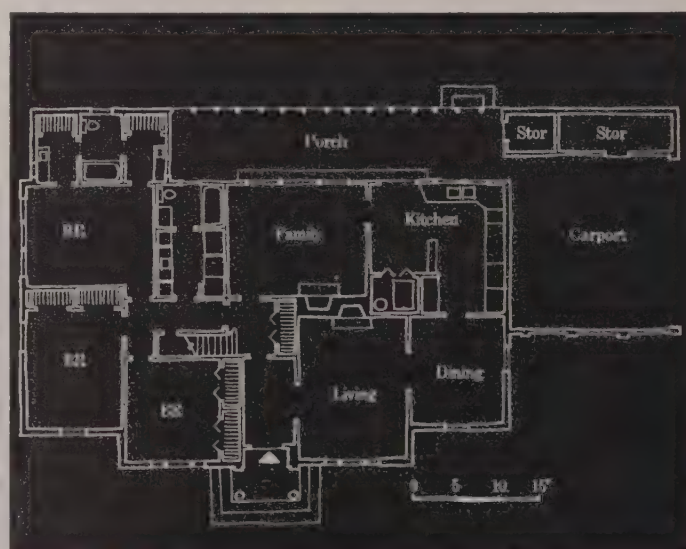


Story-and-a-half houses let you give more bedrooms

"House styles come and go," says Wayne Beckner of Taylor Building Co., Houston. "A few years ago, everyone seemed to want colonial. Now we're finding a lot of people who like 'Old English' and the distinguished look a high pitched roof can give to a house. We decided to put two more bedrooms under the roof so we could answer the de-

mand for more bedrooms at the same time. We've had good luck with the 'Old English' story-and-a-half: we've sold two and have two more going." This house with 2,800 sq. ft. sells for \$29,500, with air conditioning and carpeting. Cantrell & MacMillan are finding a nice market for story-and-a-half houses in the luxury-priced Memorial area of Houston.

Allied Photographic Illustrators



This house was built up for the higher-priced market

"Families want brick, traditional design and a choice," say Jacobson & Lovitt of Memphis who built this \$33,000 story-and-a-half house in the Williamsburg tradition and two others priced as high as \$41,000. The builders normally build in price ranges under \$20,000 but when they bought an expensive, wooded 80-lot subdivision, they decided the one sure

way to meet the market for higher priced homes was to build either high-roofed "French Provincials" or "Williamsburg colonials." They built five high pitched brick houses in their Rolling Oaks subdivision which they advertise as a place "where tradition comes to life." They plan to sell from the five models but to "customize" other houses.

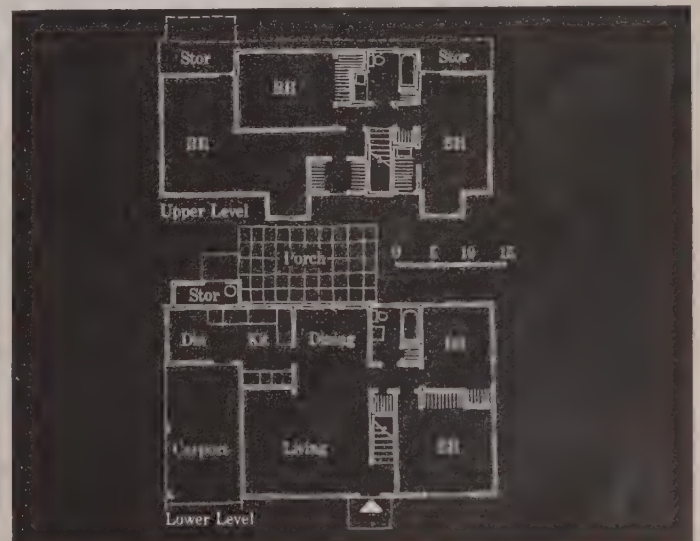


Look, here's a two-story house in Virginia

"Some people still prefer two stories, perhaps because they like to go up a full flight of stairs to bed," says Clarence W. Gosnell who built this two story against a steep hillside (photos, top) and to face a river view. Gosnell built and sold six other two stories, has two more now building in his Westgrove, Va. community. Unlike many two stories, this

model has four bedrooms and a recreation room on the upper level. The recreation room opens out to grade on the hillside. Gosnell wisely put his utility room against the hillside on the lower level, since the house has no basement. This model was awarded a first prize for good design and construction by the Northern Virginia Home Builders Assn.

Roy Trahan



A story-and-a-half gives more house on less lot

This house is the most popular of the 11 different models offered by the Norman Brothers, developers of Aurora Gardens in New Orleans. "People like it," they say, "because it symbolizes the big stately houses many of them were looking for, because it shelters their large families and because it has a traditional appearance." When the Normans opened a

group of 143 houses this spring, 15 story-and-a-half models in the group were sold first. For \$24,000 the buyer gets a five-bedroom house on a 60' x 120' lot. "If we spread the house out, we couldn't get that much house on the lot and, if we increased the lot size, the total cost would be out of the buyer's range." The Normans finish the upstairs.

HERE'S WHAT SOUTHERN BUILDERS SAY IS SELLING

HIGH PITCH

A high pitched roof helps Jack Renshaw of Memphis sell houses. "An 8-in-12 pitch costs about \$200 more than a 5-in-12 for an 1,800 sq. ft. house and the extra cost is well worth it in sales appeal," he says. If buyers want rear dormers he charges \$175 extra for each 54" dormer or up to \$325 for a 45' shed dormer.

DOUBLE OR NOTHING

In "bigger is better" Texas, Builder John B. Taub put two built-in ovens, two washers and two dryers in his six-bedroom house that boasted 3½ baths, a three-car garage, two living rooms, a breakfast room as well as a separate dining room. Builder Taub gave his buyers everything, used cedar closets, built-in glass bookcase and precast terrazzo on the entry foyer.

SWITCH TO SPLITS

B. J. Fiscella, builds over 100 houses a year in Hampton, Va., 90% of them splits. "People like the big recreation room where the kids can play without disturbing the rest of the family," he says. "I switched to splits because I couldn't move my ranch-type houses and I found that within six months people who bought my ranch houses with breezeways between house and garage, closed in the breezeway to get more living space."

ESSENTIAL ELEMENT

Mobile Builder C. L. Vickery, says air conditioning is essential from now on out for every house above \$15,000. Builders in many parts of the South peg a slightly higher figure for the highest priced house a builder dare build without air conditioning.

JACK-IN-THE-BOX

"I've seen more two-story houses popping up around Charlotte, Memphis and Richmond in the last six months than I've seen in the last ten years," reported Frank Gallagher of Raleigh.

CHANGELING

A modified version of the two-story house is Brightwell Construction Co.'s model which makes one floor out of basement area, a second floor at the street level. In hilly Danville, Va., Brightwell grades at the back to give the basement as much living area as the street-level floor.

"This house has the same advantages as a split level," says J. A. Brightwell, "it has a lot of space but less complications in framing and it is, we feel, less expensive to build."



"People like big space."

TWO-WAY STRETCH

"A builder must be very flexible these days," advises Leland Lee of Dallas. "About 75% of our sales now are semicustom, modified from our stock models. Buyers today want 50% more windows, more space, more open planning. In fact they want from 1,300 to 1,400 sq. ft. of space for \$17,000 and this is on a lot costing \$3,500 to \$4,000. Not easy, but worth it in sales."

SPLITS MAKE SENSE

This is what Joe Benamy of Atlanta claims and he adds: "Now that land costs are so high, it's better to build a split on a narrower lot. Last year we couldn't sell a split and this year we can't build them fast enough. We have one at \$23,500 with four bedrooms and three baths, plus separate dining room and a big recreation room. We included carpeting within the price.

"I even took our regular ranch houses and put two steps up to the bedroom area to give it the effect of the split."

Benamy is planning to build a new hybrid split-story-and-a-half designed by Gilbert Spindel. The new design will get 2,400 sq. ft. in a 1,000 sq. ft. one-level area for \$20,000.

ONE UPMANSHIP

Bill Underwood of Jackson, Miss., switching from crawl space to slab houses, says he used the phrase "longer, lower, lovelier" long before Chrysler did. Slogan works for him, too.

BEST BUY

Wilson Brown of Dallas moved into a lower, less competitive price class, sells more houses by doing shrewd buying in advance. His 1,000 sq. ft. brick veneer house with garage sells for \$9,400. Brown puts in copper plumbing, cedar shingles, forced heat in all rooms, oak floors.

IVY LEAGUERS

Traditional exteriors were the rule for 23 out of the 26 houses in the Houston Parade. One architect commented, "People want to look ivy league on the outside, but they really like to see a big splurge indoors."

NATURAL LOOK

Builders Menefee & Montgomery used \$1,500 worth of plastic Nevamar kitchen cabinets in their Houston Parade houses, were sold on the material because it has a warm wood pattern.

BARGAIN

"Story-and-a-half means more house for the money," says Marshall Johnson of Petersburg, Va.

"What can you offer a family with four children and a limited income who need a lot of space? We can give them four bedrooms and two full baths for \$19,000. The lots cost from \$3,000-\$4,000. They get a Youngstown kitchen, central heating, a pine paneled den—it's the fourth bedroom.

"Every eave in the 1½-story-house is a storage area and these spaces take the place of the attic. We know that a small 62' lot in a premium neighborhood needs a bigger house and there is only one way to provide it economically. That is to build the house upwards. We just built a \$20,500 story-and-a-half on a \$3,700 lot and sold it without any trouble."

MODIFIER

Floyd Kimbrough of Jackson, Miss. modifies plans to meet buyer's requirements. His firm has a design department for that purpose, charges customers \$5 an hour. His best seller is a 1,360 sq. ft. house priced at \$15,000 with 1½ baths and one bedroom paneled to serve as a den.



ENTRANCE FOYER of house in Houston by Builder Marvin Henry designed by Crochet & Carroll, architects.

How to meet the market with

NEW INTERIOR DETAILS

"Everyone down here wants to see as much personality in a house as possible, right from the minute he steps inside the front door." So says Jay G. Carroll of the Texas firm of Crochet & Carroll who designed this personable foyer for Builder Marvin Henry's house.

Study this entry hall and you will see why new materials and new ways to use them are catching the fancy of builders all over the South. Mahogany doors are a prominent feature here and the floor is patterned with mosaic tile. Opaque, fluted glass fills the three window openings; one

wall is precast concrete brick. The handsome wood storage cabinet at the end of the entry is topped with a perforated metal screen set into a wood frame.

And this is only part of the picture!

Don't be fooled by appearance alone. Each material used leads a double life. It is, at one and the same time, decorative *and* practical, serving utility as well as taste.

On the next eight pages you will find dozens of examples of how southern builders are putting materials like these to work.

How to meet the market with new interior details:

WALLS ARE A GOOD PLACE TO START

Alan of Houston



H&H staff



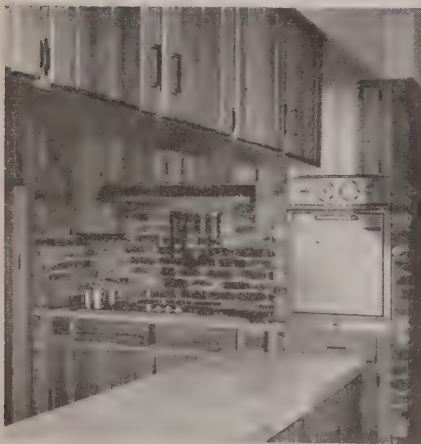
A masonry wall makes an entrance impressive

The first thing people see in Marvin Henry's house is the precast concrete brick wall opposite the front door. Henry uses a lot of hard-surfaced, easy-to-clean materials here because rainstorms in his area are a problem and tile and brick don't require a lot of mopping-up. The concrete wall has two uses: it looks handsome, gives the foyer a lot of outdoor

texture and, at the same time, it screens off the family room, so that both areas get privacy.

Structural wall of fieldstone, separating entry corridor from raised living room, got a lot of comment in this new Georgia house. Owners say luxury look of the painted stone had great appeal for them. Architect Lewis Scarbrough.

Columbus "Ledger Enquirer"



Alan of Houston



Krantzen Studios, Inc.



When you use brick this way, you get decoration built in

You can put a lot of color in a kitchen with old brick. Lon Gammage liked the red and pink tones of brick and the heavy white grout lines so he used them on a cooking wall, left, as a background for utensils and modern built-ins. Builder found, too, that brick gave him the Early American look he wanted in his up-to-the-minute kitchen. You see some brick being used in many new kitchens in the South.

Brick is even left exposed on bedroom walls. As is shown in the center photo, it serves a functional and decorative purpose. Architect Duane Fossler continues it outside to form a patio. House is by Tex-Craft Builders, Houston.

Builder Dewey Kennell of Venice, Fla. calls brick "good decorating material," uses it that way, right photo, to neatly link a family-living area with a roofed-in patio.

Columbus "Ledger Enquirer"



Schoopman's



Wallpapers like these do a lot for any room

People like a view, some patterned surfaces, Ray Wright of Columbia, Ga. has found, so he gave his second-story hall a wallpapered outdoor scene. The louvered shutters and the view along the balcony are both made of paper. You can get scenic papers that do three-dimensional jobs like this from many manufacturers. Prices range from a little to a lot.

The trend to small-scaled papers is apparent in this Beck Construction Co. house. A sprigged wallpaper is used in the open-plan house to set off walls of the living-dining area from the kitchen. These builders also followed another new trend and wainscoted this room, so they were able to contrast wood paneling and paper pattern.

Ed Miley



John Messina Studio



See what paneling can do for the walls

"It makes our family room look warm and inviting," say Fox & Jacobs, "and these panels need practically no upkeep." Natural brick fireplace helps achieve homey look, too.

"You can get the texture that everyone wants and still have simplicity of line and form," says William Blessing of Dallas who used vertical cherry paneling on the staircase wall of his split-level house. Architect was Joe F. Bourn.

GIVE YOUR KITCHEN EVERY GOOD EXTRA YOU CAN



Recipe for success: an eye-catching floor, stone walls, a patterned counter

This kitchen is in the No. 2 best seller at the new 800-acre Singing Hills development in Dallas. Its builders, the Lacy R. Keele Co., made a nationwide survey to find out what features people want most in a house. They found many women critical of the sameness of kitchen design, examined all the complaints and came up with the kitchen you see here. It uses many of the textures that other builders have put to only partial use and, because of this, is well worth study. "The kitchen is so successful," says sales director Frank La Coke, "that women don't want to leave it. They all say, 'it's just what I've been looking for.'" Below, a list of some of the features women asked for:

More texture on the walls. Since many women complained about look-alike wall surfaces, the builders made opposing walls different by using rough-textured stone on the cooking wall, smooth-finished plaster and "childproof" paint (another extra people asked for) on the sink and pantry wall.

More interest on the floor. The Keele Co. made a big point of the floor by putting down tile in bold stripes, instead

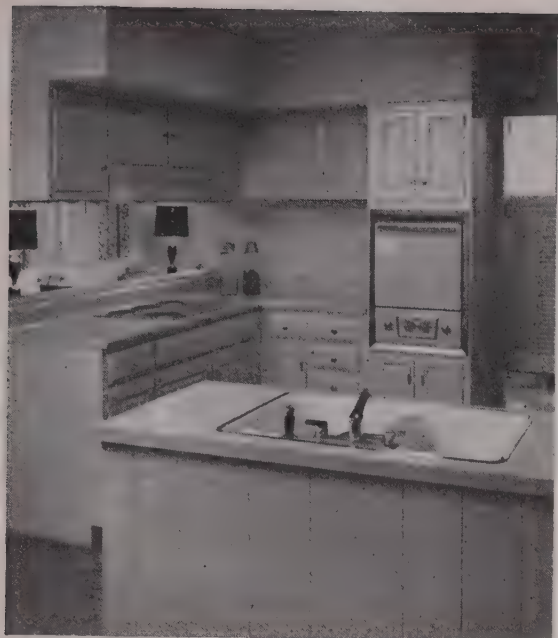
of laying it in conventional solid-color squares. Since the kitchen is long (25'6") and narrow (9'8"), they broadened its look by laying the stripes horizontally and used the floor colors as a basis for the decorating scheme.

More pattern on counter surfaces. Keele eliminated a long continuous one-color countertop by building-in a breakfast bar which can be used for light snacks and meal preparation. To give the counter pattern, and to distinguish it from other surfaces, the top was covered with mosaic tile which is spillproof and easy to clean.

Keele whets his buyers' interest in the appliances he installs by offering a built-in oven, surface cooking units, garbage disposer and dishwasher in a package deal. Customers can also begin with a single free-standing unit and add one sectional appliance at a time until the kitchen equipment they want is complete.

Other ingredients of this model house kitchen: natural ash and birch cabinets color tinted to the buyer's choice, built-in refrigerator, freezer and oven, exhaust fan and hood, under-the-counter dishwasher and a full pantry.

(Photos: (below) Alderman Studios; others Hence Griffith)



How many trend-setting ideas can you spot in these three kitchens?

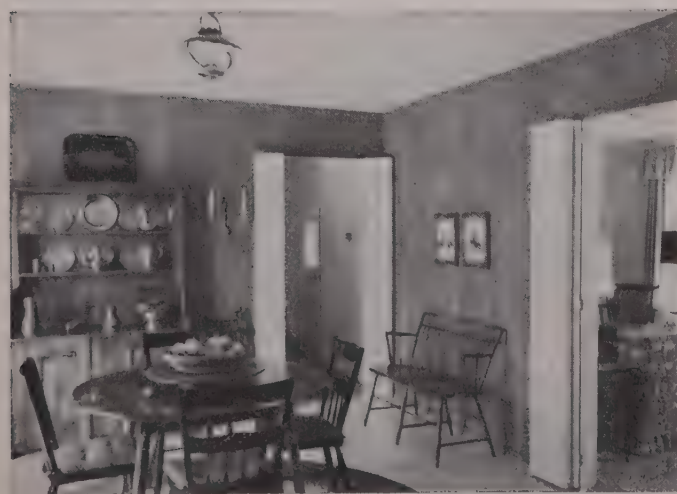
There are more than ten, some of them brand-new, some making a comeback. All are ideas you could use.

You can get more interest on your walls by using kitchen cabinets with paneled door fronts like those in the Singing Hills' kitchen, left. Storage is partitioned into small drawers for utensils, narrow compartments for trays, deep shelves for pots and pans. Counter tops are seamless Formica, match colored appliances like the wall-hung oven. Louvered swing doors, like bar doors, lead to the entrance hall.

A kitchen island like the one in a Lesco Homes prefab (middle picture) does double duty as a meal preparation and washing-up center and as a breakfast bar. The brick

fireplace adds a homey touch, serves both the kitchen and the family room beyond. The cabinets and walls are wood, show a handsome grained face.

Even the old-fashioned plate rail has come into its own again, right. "We get more comments on this than on anything in the house," says Jack Booker of Mobile. Booker wanted his kitchen to look Early American, used pine cabinets with scalloped edges and rustic hardware in an antique copper finish. Wallpaper, above and below the cabinets, is a small-scale geometric. Booker built in a cooking top with a vented hood above it, included stainless-steel double sinks, squared-off refrigerator-freezer.



Look what's happening to the dining room—it's back on its own

These two rooms show one big change in interior planning by some southern builders—the return of the separate dining room. The Singing Hills model, left, is wood paneled, has handsome louvered folding doors to close off the living room

and the hall. At right is the separate dining room in a model house in Houston. Pine paneling on the end wall is continued to wainscot height on side walls. Flooring is wood plank. Builder: Maggie Plumb. Architects: Crochet & Carroll.

How to meet the market with new interior details:

GIVE YOUR ROOMS A LOT OF PERSONALITY

Architect: Edward W. Neal



Columbus "Ledge Enquirer"

Architect: A. Parker



© Ezra Stoller

Singing Hills



Hence Griffith

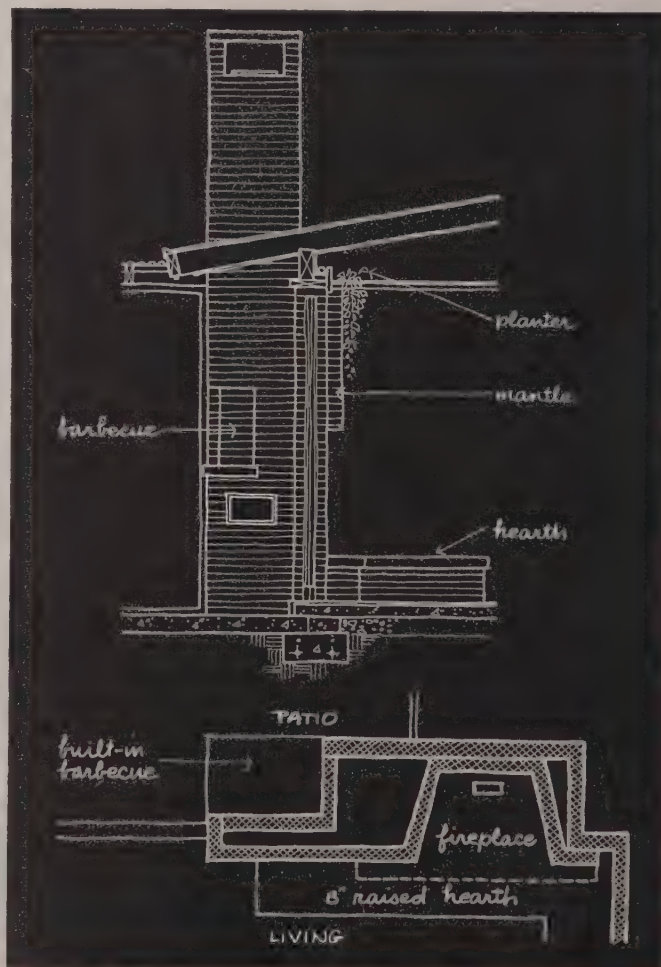
Look at all the ways you can dress up the fireplace

They don't just use brick in the South. White painted native stone and black marble make a handsome fireplace as in the Georgia house, shown at left. Big blocks of concrete and

thin, shining strips of copper give the fireplace of this Florida house, center, a lot of luxury. At right, a development house in Dallas gets this fireplace with a dramatic black metal hood.



Kranzen Studio Inc.



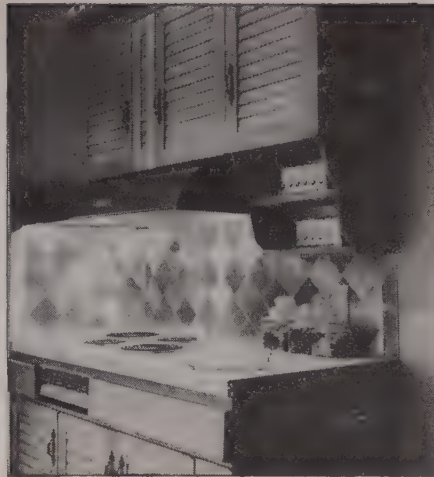
A fireplace like this has double-barrelled appeal

It's a compact barbecue on a patio porch and a handsome hearth in the living room. Brick mantel projects out from the wall. Raised brick and limestone ledge makes room for fire

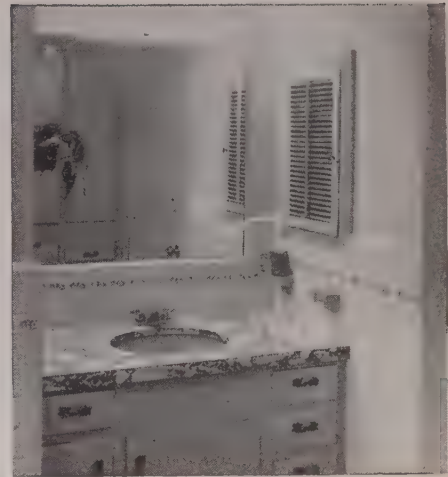
tools and can also be used for extra seating. Planting boxes built into the mantel top are filled with vines to give fresh color contrast to the Roman brick. Builder Dewey Kennell.



Hence Griffith



Ed Milley



Alan of Houston

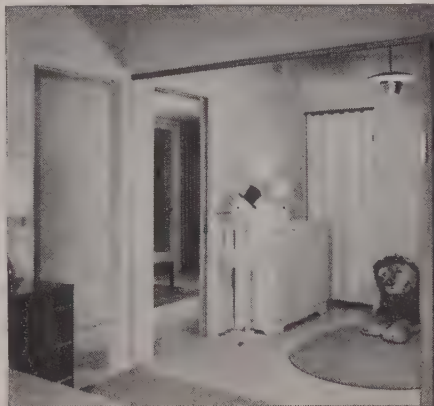
The trend to louvers almost amounts to a craze

Here's a louvered folding door used to divide a kitchen-dining room from more formal living in a Singing Hills house, left. In a Fox & Jacobs kitchen, louvers make a small

cooking center important, middle photo. The popular louver is a pick-me-up for any room and one Houston Parade house, right, even uses louvered doors on a medicine cabinet.



Architect: Herbert P. Caldwell



Architect: A. Carroll Brodnax



Architect: Duane Fossler

You can use folding doors just about anywhere

The one at left, above, turns family and living room into one big space, gives each room privacy when it's wanted. Angelo Mascari house. How many folding doors can you

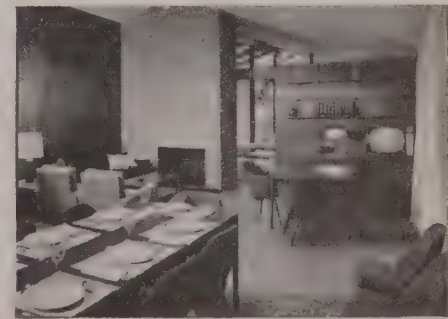
find in the other two pictures? There are six, including the folding wall between nursery and second bedroom, center, and even the shower curtain in the Tex-Craft house at right.



Architect: William Norman Floyd



Schoorman



John Messina Studio

Remember to put your best floor forward

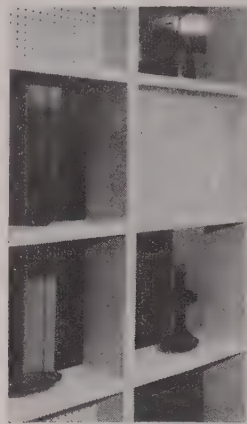
It will give your house a lot of pattern and get it a lot more notice. Jim Wilkerson makes a big decorating point with the inlaid vinyl floor in his Houston house living room. Brick

and slate are getting wide play all through the house. Here a brick floor gives texture to the Beck living room, center. Slate covers family room floor in Blessing house, right.

USE AS MANY ATTENTION-GETTING FEATURES AS YOU CAN.



John Messina Studio



Alan of Houston



The accent today is on small scale patterns

A marble lavatory counter and a backsplash of mosaic tile, left, are two good examples of the fine detailing given to small items in Wm. Blessing's Dallas houses. Wall divider checkered

with pegboard and open storage makes the foyer of this Houston Parade home impressive, center. Window opening gets small-scale treatment with plastic panes. Angelo Mascari.



Victor M. Helm

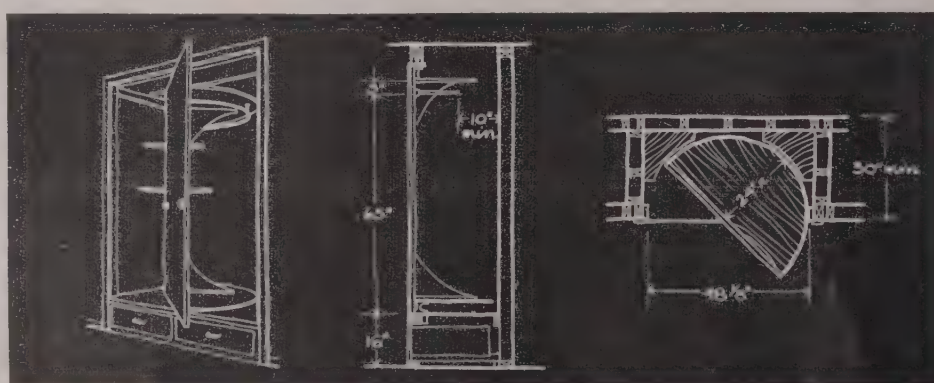
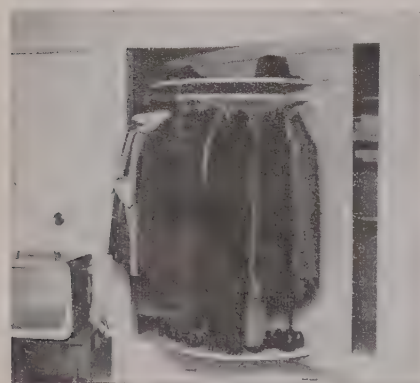


Alan of Houston

Sliding glass doors are more popular than ever

Leo McConnell uses glass doors to make a covered breezeway and a living room all one space, at left. The trend to small detailing has spread even here. The doors at right were

specially made in small panes for Cantrell & McMillan of Houston. But overemphasis on details like this could cause a counter reaction as strong as today's revolt against plainness.



Here's a new idea in storage units—a revolving closet.

Joel Coley works up a lot of interest in his houses by ideas like this Lazy Susan clothes closet which revolves to bring wearing apparel out into the room, saves scrounging

through a closet to find a garment. Plywood unit has flush door front, two knobs, so it can be pulled open from either side. Two bottom drawers and top shelf store bulky items.



This carpeting is included under the mortgage

"One thing I know is that people will go for a carpeted house quicker than for anything else," says Joel Coley. He puts wall-to-wall carpeting in all his houses priced under

\$15,000. Carpet is texture; it puts almost any weave, pattern or color on your floors. And when you don't do anything else to furnish a model, it's one good way to dress up the rooms.

© Ezra Stoller



Take a good look at all the ideas here!

Wide louvered doors, exposed beams, a paneled wall are only three of the touches Architect Al Parker gave this handsome Florida house. Not one of them is hidden from view.

Parker kept the living spaces open, used shoji screens that slide up and down like overhead doors to partition the areas. Garden room, seen through house, has ceramic floor./END.

THESE ARE THE TOUCHES BUYERS WANT

BUYER'S MARKET

"The big change this year," says Ned Cole, Austin, Tex. "is from standard, uniform design to a customized house. We have to give the customer just what he wants. It takes time, it costs money, but it sells houses."

COMMERCIAL

"We're putting the same kind of glamour in houses that people see on TV," says Richmond Builder Ed Seay. "We're using a complete GE kitchen and we never put appliances in our \$25,000-\$30,000 houses before."

SUCCESS STORY

"We like splits," Spratlin Millard of Atlanta, Ga., says. "Most of those we built are side to side—we have built front-to-back and back-to-front splits, too. Almost two-thirds of our production went into split levels last year. Our sales manager suggested a story-and-a-half house but we find the split so popular we think we'll use only this style in our next subdivision."



"People like lots of built-ins."

LITTLE TOUCHES

Architect, Duane Fossler, put a lot of custom touches in his house for Tex-Craft Builders, among them cove lighting in the living-dining area, purple glass mosaic tile in the bath alcove, two-tone colored concrete on the patio.

ELDER STATESMAN

Mike Stipel who has been building for the luxury market for over 50 years says flatly: "People with money don't want modern." His show house for the Houston Parade was a three bedroom, two living room, 'Early American' house with a separate dining room. At the last minute Stipel added space to his dining room, figuring people who entertained in traditional style wanted more space around them when they wine and dined.

CULT OF THE INDIVIDUAL

George Nickey of Memphis builds prefabs which he sells from plans. He puts them up on hillside lots where he can make them look different from a stock model. "I tie up choice lots around town, especially those with trees on them. Then I show my prospects plans, because everybody wants individuality."

PARTY HOUSE

Houston Builder Jim Wilkerson, who featured an open planned contemporary house in the Houston Parade, used precast terrazzo blocks in his entry foyer.

"We designed the house for a couple who likes to entertain and we thought we'd better get a durable and easily cleaned floor surface. In our area, terrazzo blocks are less expensive than a complete terrazzo floor."

FINGERPRINTS

"People here in Memphis like natural wood trim instead of painted because the kids' fingermarks don't show" says Builder Manny Delugach.

BUILT-IN DESIGN

Builders Miller, Malone & McRae prefer to do their custom houses in Mobile with the designs and prefab sections provided by Modern Homes & Equipment Co., a local prefabricator. "We get the kind of help we need to divide space better and to marry different building materials."

CONVERSION

"We switched our production almost entirely to split levels," say Buxbaum Waranch of Hampton, Va., "because we can't provide the space that buyers want in any other design."

LET THERE BE LIGHT

Architect P. Herbert Caldwell used a skylight over the kitchen in a Houston Parade house to shed more light in a work area whose single window faced into the shade of the carport. Several other builders used luminous plastic ceilings for their kitchens. Other trends: greater use of more cove lighting, clerestory windows and transoms.

SPLIT PERSONALITY

Louisville Builders Bollinger-Martin decided they, too, would make a big splash with a split-level design. "But," says George Martin, "We're going to give them all the colonial treatment because that's what our buyers like best. The split is a new kind of house for this area, and the colonial cocoon is the best way to package it."

NO MCGEE CLOSETS

Biggest trend in built-in furniture among Houston builders is a clothes closet with a built-in shoe rack. Most racks are low-slung, bin-shaped cabinets with a hinge. Older or out-of-season shoes are put inside the bin, shoes in season are placed on top, are kept from sliding off by a wood heel strip that holds everything in its place.

UNFINISHED BUSINESS

"I've never seen anything so attractive to buyers as unfinished space," says Augusta Builder Jim Bible. "I guess they think they're getting something for nothing." Bible plans to put a carport on the bedroom end of a split instead of below decks. "I'll just leave the lower level unfinished. That will get 'em."

VITAL P'S

Builders Hutchinson & Swenson put patios, privacy and a planter in their \$28,000 house in the Houston Parade. "These are the earmarks of custom building," they say. They also put an old-fashioned pantry in the kitchen. "And pantries," says Mobile, Ala. Builder Kello McAnally, "are what sell women on the kitchen in our town."



ENTRANCE PATIO is in Builder Lon Gammage's Columbus, Ga. speculative house, designed by Architect Lewis A. Scarbrough Jr.

How to meet the market with

NEW EXTERIOR DETAILS

"Love at first sight works for houses as well as husbands."

With these words, Architect Lewis A. Scarbrough Jr., of Columbus, Ga., summed up what dozens of southern builders and architects are saying about their houses: that the outside of the house is more important than it has been for years, that first impressions are critical.

Before visitors even reach the front doors of these houses (often impressive double doors), they are attracted by interesting textured walls, by shady, inviting porches. They get glimpses of

private patios and sometimes even a swimming pool. They aren't repelled by naked carport space. Instead of plainness and severity, their interest is caught by design and pattern.

In short, from Texas to the Atlantic ocean, a new emphasis on the exterior of the house is helping to get people back in a mood to buy.

There are literally dozens of new exterior ideas being used in the South that can be borrowed or adapted in any region in the country. On the next five pages you will see some of the most successful of these new ideas and trends.

NOTHING IS MORE IMPORTANT THAN THE ENTRANCE

Architect: Edward W. Neal

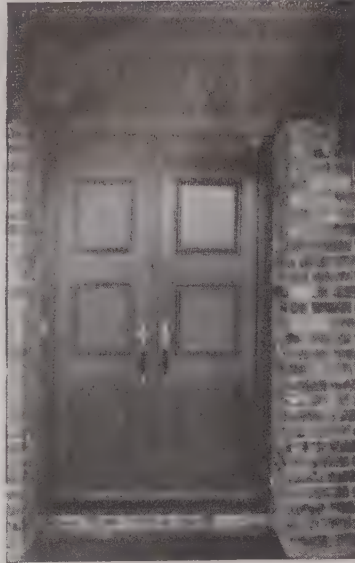
Builders: Howard & Allen

Modern Homes & Equipment Co.

Builder: Dave Bradley



Columbus "Leader Enquirer"

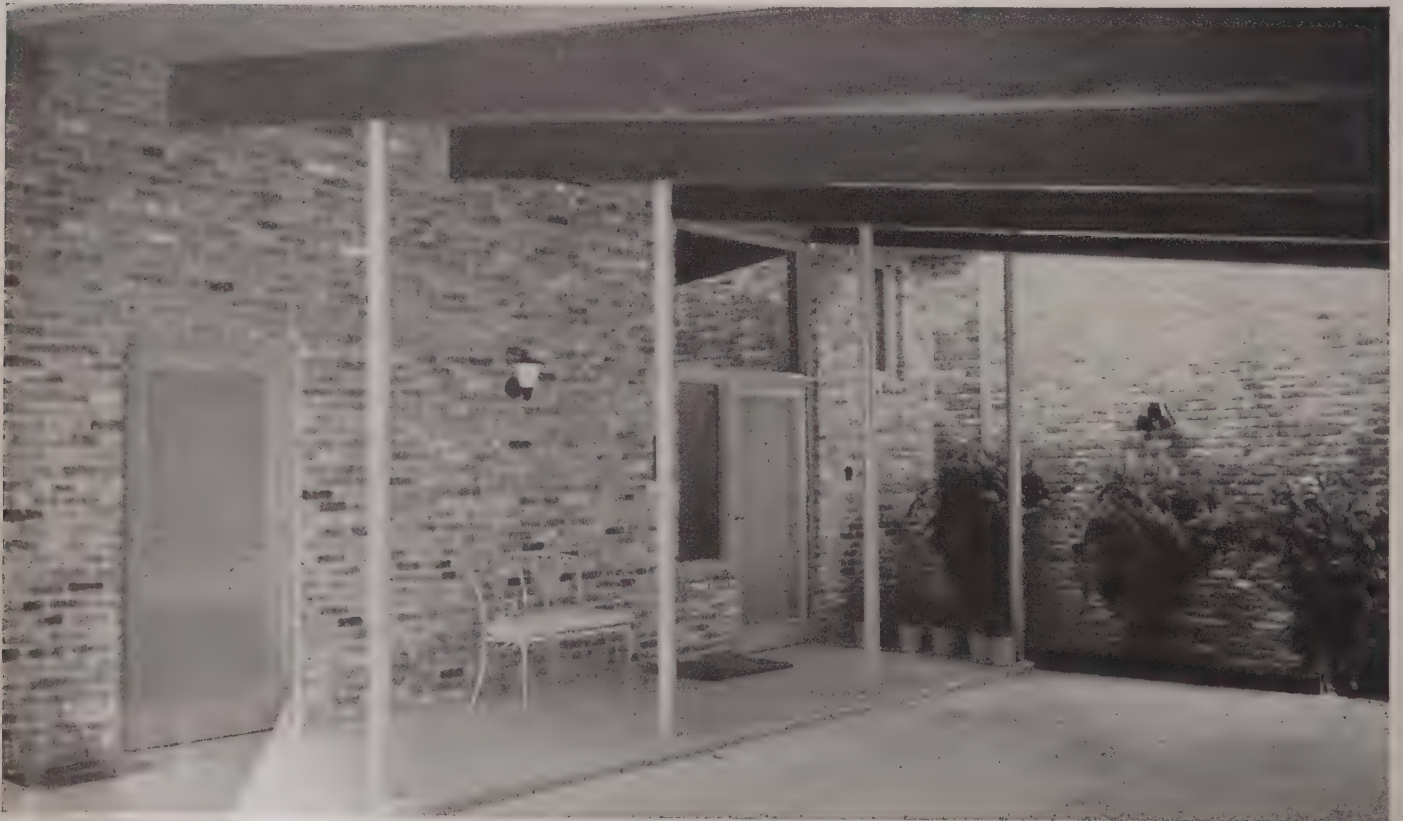


You can see why double doors are big news

They're news because all across the South smart builders are putting them into their new houses.

The four doors shown above were found in builders' houses in four different states, in four completely different looking

houses. They range from traditional (2nd left) to contemporary (3rd left), from simple (left) to ornate (right). The one thing these four entrances have in common is that they make the approach look attractive and more important.



Here's an idea to make your carport do double duty

Both the service entrance and the main entry of this house are on the same wall facing into the carport.

In this way, Architect Lewis A. Scarbrough Jr. gave Builder Lon Gammage complete shelter for both doorways

under one roof. It gives his modern house the same protection a carriage entrance offered the houses of the 19th Century. The louvered service door ventilates, without exposing, the kitchen. A wide walk leads out to the street.

WALLS AND EAVES NEED NOT BE PLAIN AS A BOARD FENCE

Architect: G. A. Palmer Jr., AIA

Builder: Jack Booker

© Ezra Stoller



Here are three ways to get pattern on your exterior walls

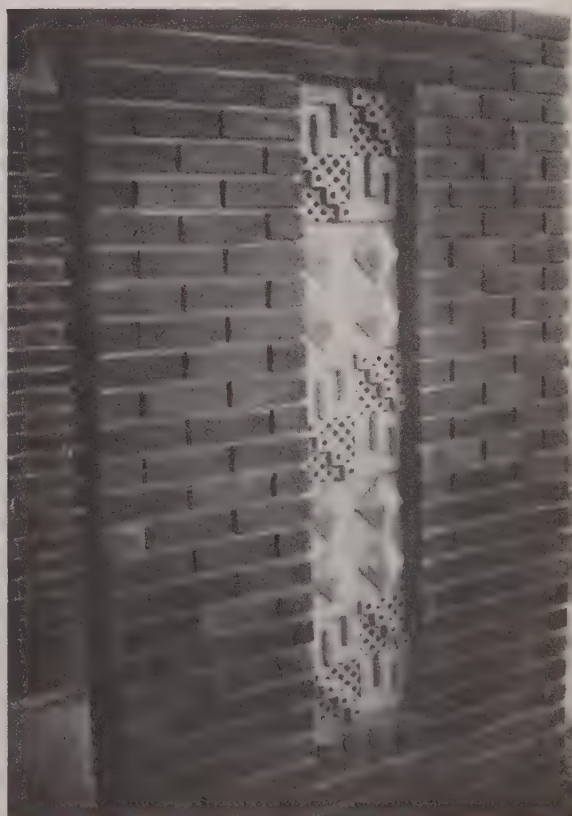
The only thing added to these walls is imagination.

Such a simple thing as laying up cement blocks with their ends exposed instead of with a running bond gave Architect Alfred Parker a one-of-a-kind wall in his Florida house,

right. A pierced brick wall in Texas, left, and the louvered look of shutters added to a pillared house in Mobile, both contribute to the visual attraction that is replacing the monotony of completely unadorned surfaces.

Victor M. Helm

H&H staff



Cast stone ornament like this costs only \$2.50 per sq. ft.

You don't have to spend big money to get unique detail. The panels that make these pillars so interesting and out of the ordinary cost only \$75 plus labor. Featured in the giveaway house of the Houston Parade of Homes by Architect

A. Carroll Brodnax, the 12" x 12" x 2" panels were created in New York by Murals, Inc. from Aztec designs. The blocks are made in ten different designs and are laid in mortar just like any other masonry unit.

DON'T OVERLOOK WHAT YOU CAN DO WITH PORCHES AND PATIOS

Builder: Jack Booker; photo: Wallace S. Barnes



The old fashioned porch is coming back again

During the heat of summer, outdoor living in the direct sunlight is almost impossible and people want their outdoor space covered.

Houston Builder Leo O'Neal offers this house-length porch (above, left) that is, in effect, an open-sided living- or family-room. It's a real Southwest native.

Front porches, like the one at right, can be used to make your house bigger at a low cost per square foot. This is a particularly good idea for an air-conditioned house. By keeping direct sunlight off the walls of the house, the heat load is reduced, and the shading cuts both the original and operating costs of the air conditioning equipment.

Hence Griffith



Architect: A. Carroll Brodnax, AIA; photo: Alan of Houston

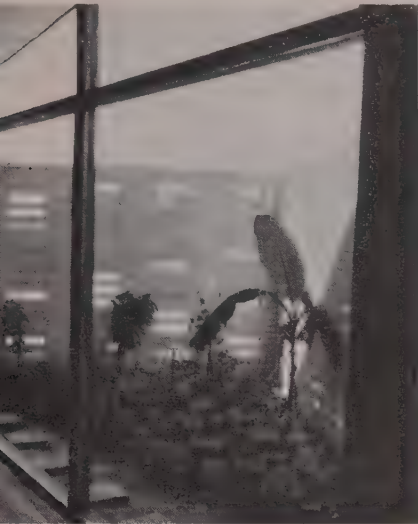


And there's also a trend to sun porches and screened porches

Porches can be much more than the simple verandas found on houses built before World War II. Some builders are turning the porch into one of the glamour spots of the house. The convenient sun porch (above, left) lets the family enjoy its meals while looking out at the entrance patio. The house is by V. and J. Smith, Dallas. Often a dining porch includes a

barbecue area or other cooking facility, with a pass-through to the kitchen for easy serving and clean-up. The screened porch (above, right) opens off the master bedroom and provides an outdoor sitting area with complete privacy. The roof, as well as the sides, is screened. This is the Sam Houston model from the Houston Parade of Homes.

Builder: Jim Wilkerson; Architect: W. N. Floyd



Architect: Edward W. Neal



Architect: Lewis A. Scarbrough, Jr.



Big or little, be sure to give your patio privacy

Too many people still call any concrete slab a patio.

But experienced builders now know that as the use of patios for cooking and dining increases, privacy from both neighbors and street gets more important. Fences and walls can be given the same visual interest in pattern and texture that is given to the house walls themselves.

In some houses today, you will find more than one patio. Often the master bedroom will have its own sheltered outdoor area (above, right, in the Scarbrough-Gammage house). Patios are one of the least expensive ways to give people the enlarged living space they demand, without adding to the expensive space within the house walls.

Builder: Joel Coley



Photo: N. Bleecker Green



Swimming pools like these are tops in luxury

You can now offer a lot more people a touch of luxury.

Low cost methods of building swimming pools have made this former extravagance practicable in many middle price subdivisions. But it still looks like a luxury, and spells opulence and success to many families.

The pool gains even more importance when it is complete

with a garden- or bath-house. These can range from the simple shelter of the Texas cabana, left, which includes a fireplace for cooking, to the luxury of this custom-designed building in Dallas' plush Briar Creek development (right and cover) designed by Architect Joe F. Bourn. The entire pool/patio area of this house can be illuminated at night.

How to meet the market with new exterior details:

HERE'S THE NEATEST TRICK OF THE MONTH: HIDDEN CARPORTS

Photos: (top) Shoopman



This house shows how to make a carport disappear

The fastest spreading idea in the South is the side- or rear-facing carport, which hides the usual clutter of bicycles, lawnmowers and outdoor furniture from public view. In this model which Bill Beck builds in Odessa and Midland, Tex.,

1 x 6 louvered boards top a 48" high brick wall on the street side of the house. Most important requirement for a side-entrance carport is a lot wide enough to let a car make the necessary 90° turn to enter the shelter.

Wallace S. Barnes



You can hide your carport behind a storage wall

You often want to use a carport to provide enough live and dead storage to make up for the lack of a basement. Both the Fred Waldrup (left and plan) and the Jack Booker houses (right) in Mobile, Ala. open their carports to the

rear, use the entire front wall of the double carports for storage. Windows opening on the street admit light and give greater width to the house facade. The rear entrance requires a large backyard area for turn-around space.



This carport has doors . . . and can be used as a covered patio

The Leo O'Neal house in Houston is a fine example of a builder using imagination to get most of the advantages of a garage, carport, and patio all in a single space. Because Texas prefers garages, overhead doors are used for the street side,

left. With the doors opened, center, the entire rear yard is in view and the space looks like a carport. From the rear, right, the space is closed to the street for privacy, but is wide open to the yard for outdoor living./END

Drs. Fox & Jacobs
Dallas, Texas

R_x for a lazy market

1. Choice of plan + exterior
2. Big rooms, lots of storage
3. Air conditioning
4. Wall-to-wall carpeting
5. Family room w/ fireplace
6. 3 or 4 bedrooms, 2 baths
7. Lots of built-in equipment
8. 100' lots.

Sig. One house per day w/ vigorous
merchandising, and
lower down payments.

[Signature]

Would this PRESCRIPTION help you?

It works for Fox & Jacobs. Last year they had "by far the largest dollar volume in Dallas."

With a new subdivision just opened, Dave Fox is "sure this year will be even better than last, despite floods which held the first month's sales to 43 houses."

One of the big reasons for Fox & Jacobs' success, Fox thinks, is the firm's policy of including all the usual "extras" in the regular price of the house. "When prospects find the price covers items like wall-to-wall carpeting and air conditioning, they are surprised at first, then they feel greater confidence in us because we didn't mislead them with 'extras' to be tacked on to the advertised price."

Not only is the carpeting included in the price of the house but it can be used by the buyer to reduce the down payment. Fox & Jacobs' FJA finance plan allows the option of taking the carpeting out of the conventional mortgage and refinancing it on a short-term bank loan.

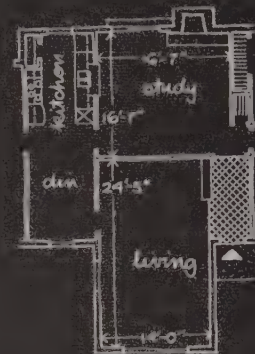
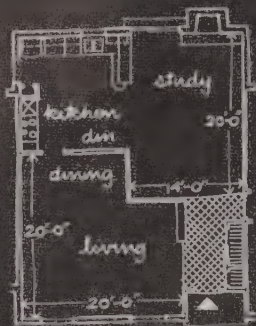
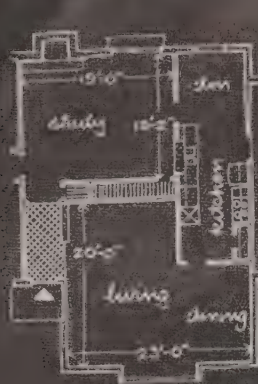
This increases the buyer's monthly cost for a few years, but reduces the down payment by \$1,500 (the appraised value of the carpeting). On Fox & Jacobs' \$23,000 to \$24,000 houses the conventional down payment can be cut this way to about \$3,000.

Firm is noted for smart merchandising.

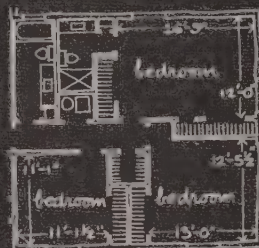
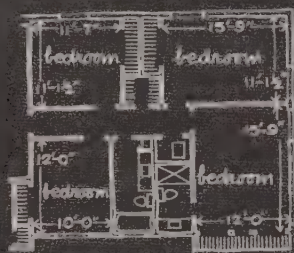
Last year Fox & Jacobs spent about 1% of the sales price of their houses for promotion. Their lived-in-look model houses brought 7,500 people to their 1957 opening.

Fox & Jacobs have been building in Dallas since 1947. HOUSE & HOME took a look at the Dallas market in Jan. '56, reported Fox & Jacobs were offering "a lot of house for the money" with sales "way ahead." Since then, partners Ike Jacobs and Dave Fox have done a lot to improve their product, now claim their houses are about \$4,000 under the market.

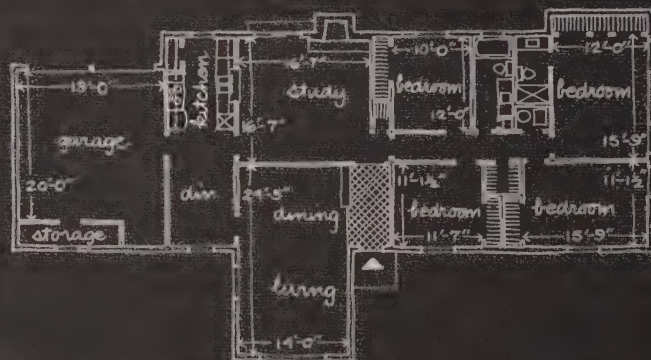
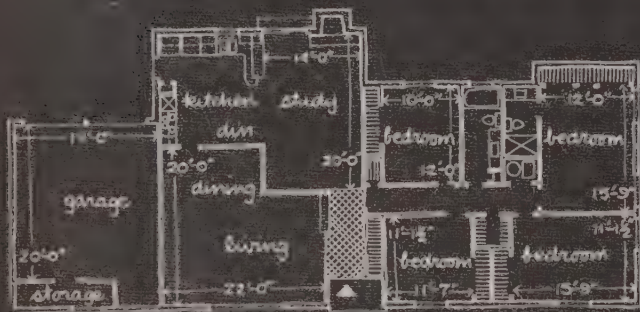
For details, see the next nine pages



Take one of these three basic living areas (and a garage)...



... add (at either end) one bedroom unit (facing front or back) ...



... and you can get 24 different combinations like these two samples

Here's how Fox & Jacobs offer a choice of 24 plans

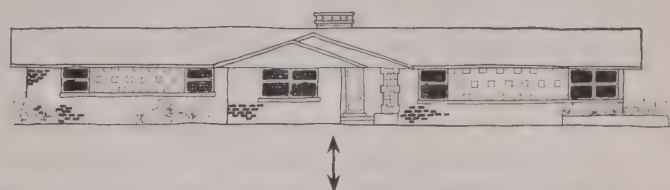
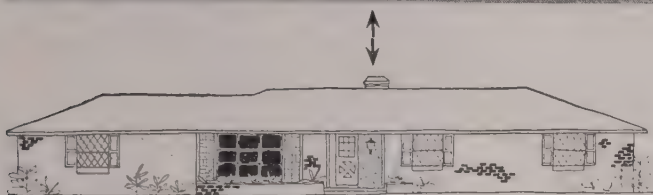
"The thing people want today is individuality," says Ike Jacobs. "We give it to them with a choice of 'building blocks' they can put together to make their own plan.

"With 24 possible combinations almost any family can find a plan that fits its needs. For example, if the family goes in for informality, they pick the living unit with the open kitchen. But if they want more privacy, they can choose the closed kitchen and a real dining area.

"This 'customizing' pleases buyers and still lets us save by using lumber that's precut to standard sizes. You see,

these plan units are a kind of least common denominator for our production system—it makes no difference how the units are combined, we're still working with the same length 2x4's and putting them together the same way."

Fox & Jacobs go even further to meet the demand for something different. They make minor changes inside the house free or for next to nothing. They also offer buyers a choice of colors for walls, carpeting, tiles, counter tops and kitchen equipment. Expert personalized advice is provided for decorating and landscaping.



... and each plan comes with a choice of two roofs

After buyers pick their plan, they have the choice shown above: a gable or a hip roof exterior (at no difference in price).

Fox & Jacobs have standardized the basic elements of both roof types: ridge height, roof pitch, overhang, truss and framing dimensions are the same whether the buyer elects a hip or a gable.

"There doesn't seem to be any particular trend in the choice customers are making," reports Dave Fox. "We are selling something of everything." All the houses have

about 2,000 sq. ft. of living area, carry price tags that range between \$23,000 and \$24,350.

Fox & Jacobs feel the market calls for some "gingerbread," but they have used it sparingly and expect the demand for it to fall off sometime within a year.

"We design the houses with the garages to the rear: with the car and the garage doors out of sight, our streets look 1,000% better," says Ike Jacobs. "Another asset is our big lots. They're all 100' wide, plenty big for our houses, which are sometimes 80' across the front."



The interiors are planned to create a sense of space

"People want space, more than almost anything," says Dave Fox. These pictures show you how F&J enhance the spaciousness of rooms that are big to begin with (this living room is 20' x 22').

Wall-to-wall carpeting is a sure way to stretch a sense of space and F&J put it in every room in the house, except the entry, baths, and kitchen. (It's included in the regular sales price.) Buyers have a choice of color and pattern. F&J feel that carpeting belongs high on the list of reasons for their current sales success.

Floor plans in F&J houses are semi-open, so rooms in the living area flow together, giving longer views and a greater feeling of space. For example, notice the use of the plant-divider in the photo, above. Three feet high, it screens the front door without seeming to cut off the entry space from the expanse of the living room.

Another space trick is done with mirrors. F&J use them to "double" the size of rooms. See living room, above, and storage wall of bedroom, opposite. Mirrors are one of few "extras," cost \$100 per wall.



Luxurious bedroom is 12' x 16'

This is the master bedroom in a 4-bedroom model. F&J's largest bedroom is 12' x 17', their smallest 10' x 12'. One of the reasons for good sized bedrooms, F&J say, is that as children grow up, they want a room of their own big enough for hobbies and study. Picture was taken in F&J's "lived-in-look" model house.

↓ Family room is heart of house

"In our price range we must include a family room," says Dave Fox. All F&J family rooms have sliding glass doors to a rear patio (behind curtains in photo), natural wood wall paneling and a brick fireplace. Buyer has a choice of three kinds of wood paneling; most popular choice is ash. Family rooms are next to kitchens.



Look at this built-in storage!

There is plenty of good storage space throughout Fox & Jacobs' houses and the bedrooms get their full share. Shown here, from left to right, are: shelves for shirts, drawers for socks and underwear; on the back of the closet door, a rack for 12 pairs of shoes; a closet with three bars for hanging clothes of various lengths without wasting any space; high shelves above them for rarely used items like out-of-season hats. Time was when storage facilities like this were found only in custom homes.



Baths have ten luxury features

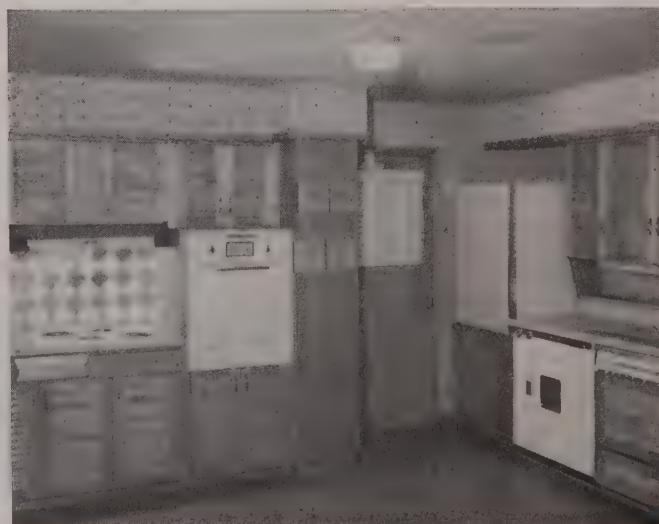
This bath shows how F&J treat every room as a sales opportunity. Look at the appeal here: 1) tile floor and wainscot on lath and plaster; 2) large mirrors; 3) luminous ceilings (in master baths); 4) Italian marble counter tops; 5) plenty of built-in storage; 6) a dressing table; 7) an electric quick heater; 8) a spotlight over the basin and dressing table; 9) a built-in clothes hamper; 10) a 5' glass enclosed shower and a marble seat in the master bath. (There is a combined tub and shower in the second bath.) While customers have a choice of colors in the baths, as in the rest of the house, F&J offers them color coordination advice from C. Tony Pereira.

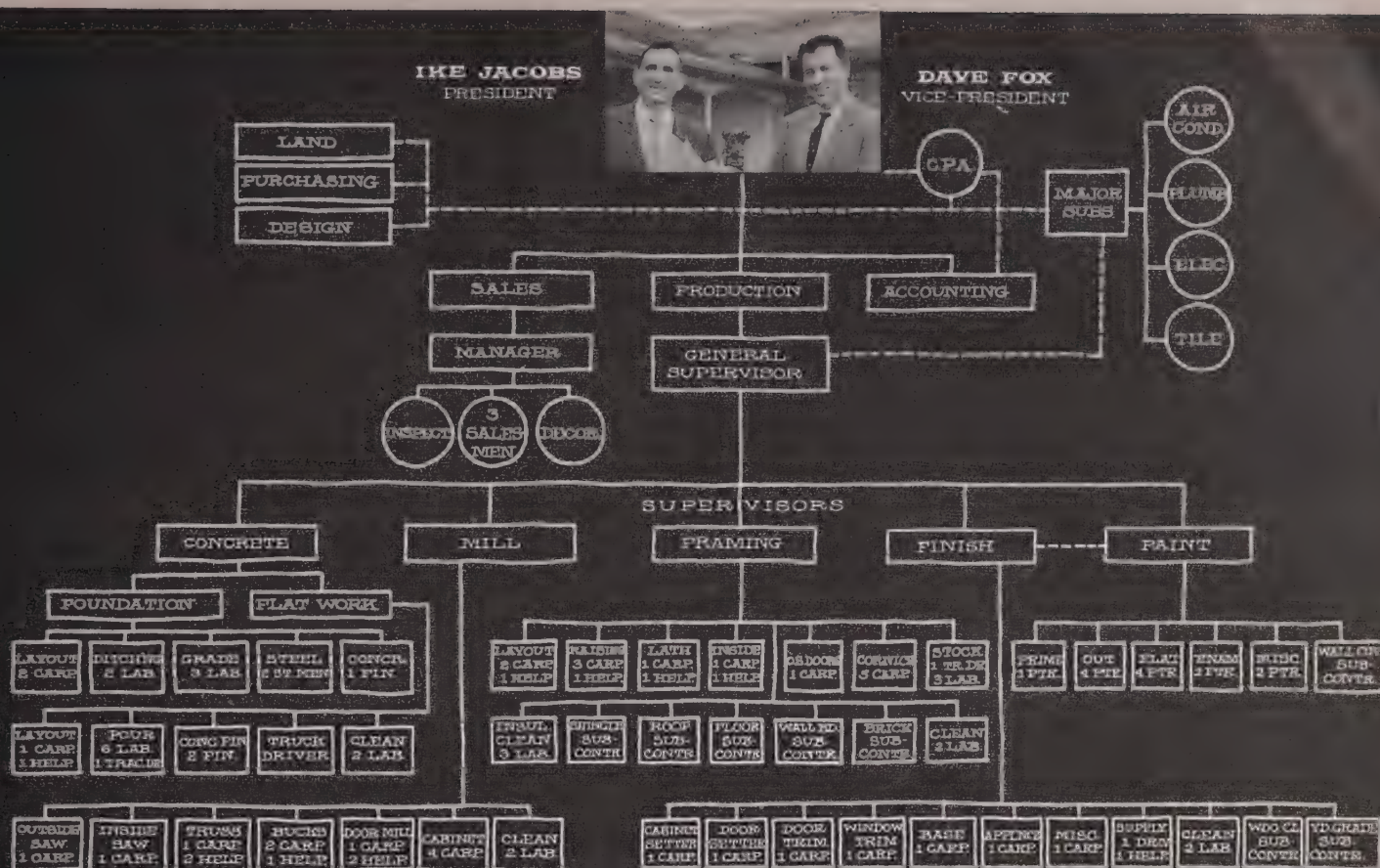


Tom W. Collins

Kitchen is packed with equipment

Included in the selling price are: range, oven, washer-dryer (all in choice of color), range hood, dishwasher, garbage disposer, built-in counter-top mixer, blender and knife sharpener. Cabinets over counter, right, are lighted with fluorescent tubes for their entire 10' length. A circulating pump keeps hot water instantly available. Cabinet doors may be louvered as shown, paneled, or flush at no extra cost to the buyer. Although buyers can save money by not taking all the equipment, to date everyone has taken the full package.





The other half of the story:

Here's how F & J's production-line team works

"Dave and I work as two people doing one big job," says Ike Jacobs, explaining F&J's organization.

The one big job starts with finding and developing land and ends with top-side coordination of their 150-man team. In between, Ike and Dave find time, personally, to handle all the purchasing and to let all the major sub-contracts. They also design their own houses (with designer Joe H. Slack) to make sure every model fits the market and F&J's production techniques. Finally, Ike and Dave work with the agency on their promotions.

Right below the two partners, the organization heads up with a Sales Manager, a General Supervisor (in charge of all production) and an Office Manager (in charge of

accounting and the business office).

Under the Sales Manager are two jobs not usually found there: interior decoration and F&J's carefully planned (and merchandised) inspection system. "We feel these things are part of effective selling and belong to the Sales Manager," comments Ike Jacobs.

The big job of getting 200 F&J houses built each year—and keeping production on a rigid schedule (see next page)—is in the hands of General Supervisor Jesse Harris. In the photo below Harris stands at the head of his four supervisors and their six-right-hand men. The F&J labor force is organized into 47 task-teams of one to seven men, each capable of doing one specific, scheduled job a day.





F&J's big secret: schedule a house a day on a 28 day cycle

"You've got to build as fast as you can, and you've got to hold to a written schedule," says Ike Jacobs. "This puts more money in your pocket than anything else in production."

"When we say 'you must hold to a schedule' everyone asks us: 'what happens if your men don't show up for work, if the lumber doesn't arrive, if the sub doesn't get there on time?' The answer is, simply don't let it happen. That in essence, is the secret of building houses economically."

This formula is easier said than done, as F&J would be the first to admit. In fact, there was a time when F&J didn't practice it themselves. In those days their superintendent was an ex-carpenter who had come up through the ranks. "He knew what could be done, and how to do it," Jacobs recalls, "but unfortunately, he also knew what couldn't be done."

"When we decided to reorganize ourselves on a new schedule and stick to it, we also decided we needed a supervisor whose mind wasn't full of preconceived

answers. So we hired a college graduate, a mechanical engineer who had never seen a house being built.

"Our new supervisor didn't know that he couldn't build on schedule, so he did. In a way, it's that simple. You must make up your mind that you are going to set up a working day for each operation in the whole job. Regardless of what comes up to interfere with your schedule, you must do whatever is necessary to overcome it."

Here's F&J's schedule for each day's work.

"We've got each day's work planned for each house so exactly that we can tell you six months in advance that the Sheetrock will go on house No. 67 on the 25th of July and we'll be right on the button," Jacobs claims. This is the day-by-day plan (see photo, above):

1. Fasten plates and lay floor joists
2. Raise all wall framing
3. Erect trusses and install blocking



... and never let anything get you off schedule

4. Install rough plumbing and gypsum lath
5. Install outside trim, air conditioning ducts and fur the kitchen and baths
6. Apply shingles, install outside doors, fur hall ceiling
7. Install rough wiring, supply piping, and glaze windows
8. Insulate all exterior walls
9. Inspect house, lay up exterior brick veneer
10. Insulate ceilings, continue laying brick veneer
11. Inspect (VA), clean brick
12. Install Sheetrock
13. Tape Sheetrock joints; install ornamental iron
14. Install gutters, apply plaster scratch coat for tile
15. Bed Sheetrock joints
16. Install trim and tile baths, grade for sidewalk
17. Continue trim and tile, lay slate floor in entry
18. Install Formica and marble counter tops
19. Install copper tile in kitchen, pour walks and drive
20. Paint interior walls, install plumbing fixtures and air conditioning unit
21. Install electrical fixtures

22. Enamel interior trim, grade the yard
23. Hang wallpaper
24. Sand floors, install hardware and mirrors
25. Install shoe molding and linoleum paint outside
26. Touch up inside paint, finish outside painting
27. Clean up, including deodorizing, waxing and dusting
28. Landscape, make final inspection

Precutting and shop fabrication is a big factor.

"One of the ways we keep on schedule is by doing everything we can with machinery," Jacobs says. "That way we have eliminated all cutting and fitting at the site, except for fitting roof hips against the trusses."

F&J's shop and mill are located right at the development where materials are also stock-piled. So there are no delays or high costs for delivery of lumber and components to the job. F&J estimate that their scheduling and construction techniques cut their costs about \$1,000 under those generally prevailing in the area.

Here's how F&J make their own components



Trusses

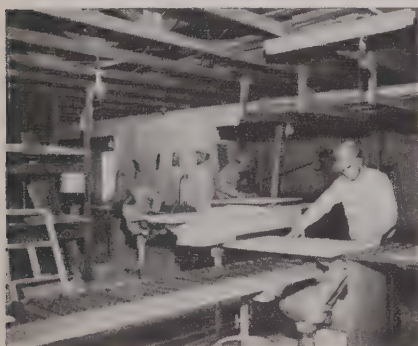
Lumber for truss elements moves on 100' long roller conveyor past three radial saws, where it is cut to shape. Each saw is set for a different cut. Elements are



then assembled on a jig table at end of conveyor. Table is wired for wide variety of power tools, including a power wrench for tightening ring connectors. Power wrench develops exact tension on ring. Steel jigs made of structural angles insure accuracy. Truss is lifted onto a specially

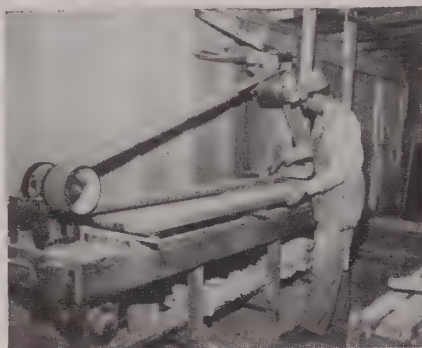


built truss trailer made of welded 2" pipe. Designed by F&J, it eliminates double handling of the truss. Loaded with trusses, it is parked at end of the house under construction, workmen standing on the platforms 5' above the ground easily place trusses on the framed-up house.



Cabinets

Plywood and solid stock is cut to size in F&J's mill. (Completely prefabricated for mobility, shop is moved directly to the job site.) From here material moves



to finishing section, where it is dressed on sanders like this one. Special sander was designed and built by F&J's mill supervisor. It consists of a continuous sanding belt 8" wide, which is held against flat work with block. Assembly of cabinet-work for the house then begins at adjoin-

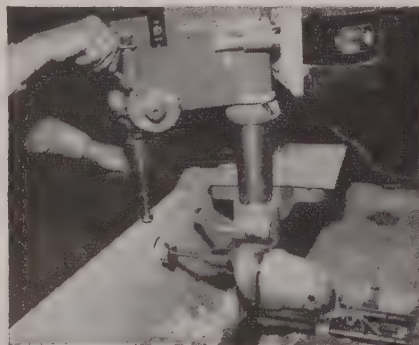


ing benches. All of F&J's cabinets are precision made: all joints are glued and nailed, and nails are countersunk and puttied. Louvered doors shown here on a kitchen cabinet are also made in the same mill. Cabinets, which are left natural, are delivered to job in padded trucks.

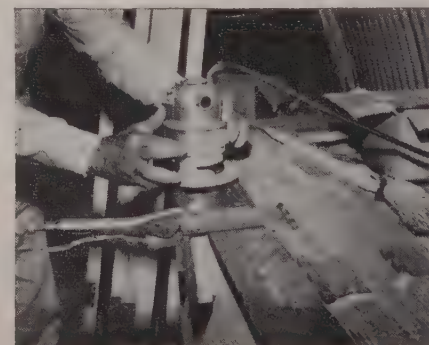


Doors

Flush doors move through assembly line in F&J's shop, come out fitted with hardware and lockset, prehung on frame. Man in foreground sets up door on jig,



drills for lock with two preset tools. One hole is made with drill press, the other with a hand drill mounted on a sliding track. F&J estimate they hang a door for 30¢ in the shop, while field installation would cost them between \$1.75 and \$2. Steel jig and clamps hold door in place



while man routs edge for butts. Jig has slot to guide router in precise position for butt. Clamp is made of hinge, strap iron, and a lever-jaw wrench; it can be opened with a flick of wrist to release door. Frame for the door is also routed for butt on the same production line./END



From left, Elliott, Robert and Frank Mackle.

Florida's Mackle brothers are shooting for 25,000 HOUSES A YEAR

Here is a tough market success story with important implications—and perhaps a warning of things to come—for everyone in home building: architects, builders, realtors and suppliers alike.

It is a story of bigness begetting bigger bigness through a four-way chance to make profits where most builders have only one—a profit on cheaper land plus a profit on cheaper construction plus a profit on cheaper selling plus a profit on lucrative by-product values.

In 1955 the Mackles sold 1,776 houses.

In 1956 they sold 2,023.

This year their goal is 3,000+.

In 1965 they say they will sell 25,000!

Eight years ago the Mackles were just one of a dozen smart operators building a few hundred little houses for the Miami boom.

This year they seem almost sure to end up the biggest home builders in the country. They are extending their operations all over Florida, building far more houses than any Florida builder has ever built before. In Miami they now have a near-

monopoly of the once-hotly-contested low priced field: in all Dade County there is only one other builder left who advertises houses under \$14,000.

Today's tough market has spelled not bust but boom for the Mackles.

"When the market is easy anybody can sell all the houses he builds," says Frank Mackle. "But when the market gets tough and choosy, the high-cost builders get squeezed and the builders who offer better values and know how to sell them get the sales."

There have been other big builders before the Mackles—and bigger builders. But few if any have seen so clearly that big building is a very different business from little building, with very different problems and very different advantages. Few if any have taken steps to profit by so many of these advantages.

As a result, the Mackles are breaking through some sort of sound barrier into what may be a new kind of home building world. What will this breakthrough mean to other men in building?

FLIGHT INTO TOMORROW
TOMORROW'S HOMES AT TODAY'S PRICES

THE MACKLE CO.
ANNUAL HOME EXPOSITION AND IN
OPEN 9 AM TO 9 PM
ADN



Here are the big builders' nine ways to grow bigger
How can other builders balance these advantages?

1) Big home building can attract big capital

The Mackles are Exhibit A of a new trend that is well worth watching—a new tie-up between big home building and big outside money.

Exhibit B is Webb & Knapp Communities, through which Realty Tycoon Bill Zeckendorf, with some Rockefeller backing, is planning five new satellite cities in five states and two more in Canada.

Exhibit C is Centex, where Tom Lively has sold control to two sons of Texas Oil Billionaire Clint Murchison.

The Mackles broke into big league home building only when they tied up with big money on a 50-50 participation deal. They found their first backer in Investors' Diversified Services, for whom they built their first really big tract and hit their first really big volume—1,316 units on Key Biscayne in 1952. They found a second and better backer four years ago—a backer with the mysterious and misleading name of Chemical Research Corp. (hereinafter known as C.R.C.). With C.R.C. their connection is now so close that it is hard to tell where one partner ends and the other begins. Both names appear on many of their booklets and advertisements.

The Mackle-C.R.C. tie-up began on the golf links. Frank Mackle was scouting for a new backer because I.D.S. was getting out of home building. C.R.C. President "Buck" Buchanan was looking for good places to invest \$2,800,000

his long-inactive company had just won in a law suit. Some of this money had gone into Texas oil drilling; some of it into Canadian mining claims; some into a patent for chrome plating aluminum. But since Mackle and Buchanan got together so much of it has been invested so profitably in Florida land that in 1954 C.R.C. moved its headquarters from Detroit to Miami Beach, and last December C.R.C. changed its operating name to the Florida Canada Corp. (It has a Canadian subsidiary which probably comes in handy for tax purposes).

The Mackle-C.R.C. tie-up has proven vastly profitable for both parties.

For the Mackles it has meant a share in some very big land profits. Perhaps more important, it has meant plenty of land ahead that need not be paid for until the house is built and sold (so they can borrow out on their construction loans).

For C.R.C. it has meant a 50-50 split on the Mackles' building profits, a sure resale market for their land speculations, and some very handsome capital gains (for example: \$710,000 on 715 acres at Pompano Beach, \$1,838,710 on 4,584 acres at Port Charlotte). C.R.C. now lists its assets at \$10,394,831 and assures its stockholders that "our land investments in Florida should eventually show enormous profits."



Key Biscayne: The Mackles built cheap houses on very fine land.



Lewis Island: 15 minutes from Tampa, farthest tract from Miami.

Photos: Flemmings Photo Center

2) Big home building can buy plenty of land ahead

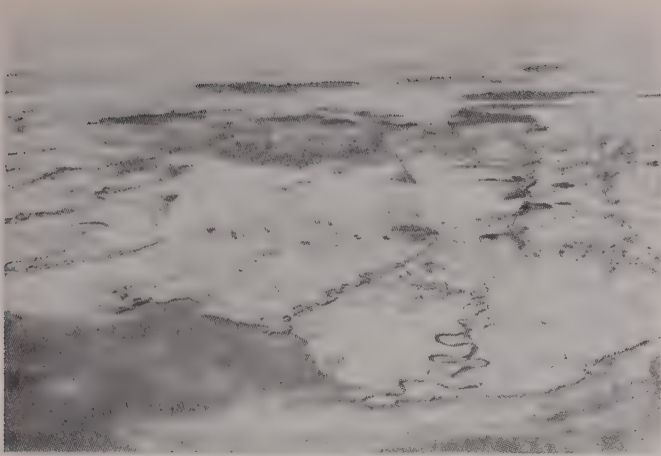
"The only way you can sell houses for \$7,000 is to buy your land five years ahead—before other builders begin bidding up the price," says Frank Mackle.

So the Mackles and their backers are buying land all up and down both Florida coasts. A reporter probing six recent tract sales (500 to 2,000 acres) to Ferm Inc. found F was for Frank, E for Elliott, R for Robert, M for Mackle. Nobody knows how many other tracts they have bought under other names.

Most spectacular land buy is 92,000 acres at Port Charlotte on the West Coast, with 28 miles of frontage on the Tamiami

Trail and 30 miles on the water. This was picked up for "about \$2,500,000" (\$30 an acre), payable over 18 years.

The Mackles have a land profit of close to \$1,000 a lot on the 900 acres they bought from a C.R.C. subsidiary three years ago for their current Miami project. This \$1,000-a-house land profit is over and above the sizable land profit made by the C.R.C. subsidiary, which had originally bought the land for a rock quarry, getting it extra cheap, even for 1950, because it lay too low to build on. The Mackles raised the land level by digging a lake for fill, called the tract Westwood Lakes, and cashed in on the lake front lots with a water carnival promotion (see picture).



Port Charlotte: just part of Mackle's 92,000-acre land buy.



Westwood Lakes: just the first section of this Miami project.

3) Big home building can spread its risks

The Mackles don't put all their eggs in one basket as so many big builders have. They don't build in just one town, they don't build for just one market, and they don't build in just one price class.

They are building all over south Florida. Their daily sales report covers seven developments in six counties. At Westwood Lake they sell mostly to young veterans working in Miami. At Pompano Beach Highlands they feature retirement homes. At Port Charlotte they have made a big drive

to get various big unions to sponsor cooperatives.

They sell one-bedroom houses as small as 480 sq. ft. for as little as \$6,000; they also offer three-bedroom houses with skylighted kitchens, rheostat lighting, intercoms, mix centers, and two patios for as much as \$16,500.

Some of the Mackle models and some of the Mackle tracts are selling fast; some of them are slow. But the Mackles are now big enough to take the bad with the good and add them together into a big success.

4) Big home building can buy cheaper

Real estate men say the Mackles priced their houses about \$1,000 under their competitors in the low priced market (while they had competitors).

No. 1 reason for Mackles' low costs is bigness. "Sure we get things cheaper than most builders," says Frank Mackle. "That's because we buy in quantity. That goes for money, too."

The Mackles are big enough to make their subs work on close margins. They set their own subs up in business and offer them steady work all year round. They finance them,

handle their buying, get the lowest prices from their suppliers.

Most of their subs do little work for anybody else. Even their architect and their mortgage banker are kept busy almost 100% of their time designing Mackle houses and placing Mackle loans (mostly with New York savings banks at 93 for 25 years VA and 97 for 25 years FHA).

Too many big builders lose on overhead what they save on direct costs—but not the Mackles. The three brothers share the same big office and the same smart secretary. They work the same long hours. Robert handles the buying; Elliott, construction; and Frank gets into everything.

5) Big home building can afford low closing costs

When you offer \$10,000 houses VA for only \$200 down, closing costs can kill many a sale, for they can triple the cash required.

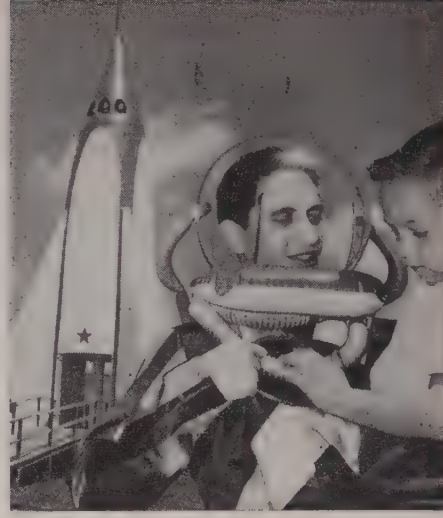
Closing costs on small houses in Dade County average over \$350 (plus prepayments). The Mackles cut that figure to around \$130, mostly by cutting out the 1% mortgage fee.

Right is how the Mackle closing costs on a \$10,175 house compare with another builder's costs on a \$12,975 house.

The Mackles' \$92 title insurance charge is a special tract rate, but it is a lot more than the \$25 charge in Levittown.

CLOSING COST COMPARISON

	Mackle	Other
Credit report	\$2.50	\$3.50
Recording fees	5.52	5.00
Title insurance	92.00	128.50
Documentary stamps	9.90	12.70
Intangible tax	19.96	25.40
Abstract	25.00
Survey	5.00
VA inspections	15.00
1% brokerage	127.00
	\$129.88	\$347.10



Hoopla like this, with everything from beauty queens to spacemen, brought 71,237 visitors to the Mackles' home show on opening day.

6) Big home building can afford big promotions

Two years ago the Mackles made a Steve Hannigan veteran named Tom Ferris executive vice-president and put him in charge of their publicity and sales promotion.

Result was such a whoop-de-do and ballyhoo as Miami home builders had never before seen, with a beauty queen, a merry-go-round, a space man, and a 65'-high space rocket combined in a \$35,000 nine-acre extravaganza called the "Flight into Tomorrow." Announced goal was to sell 1,000 houses in a month for September delivery. To help pay the bill, suppliers were asked to chip in up to \$5,000 to show

their products in a special display area alongside the Mackles' nine new model houses.

On opening Sunday 71,237 passed through the wooden rocket to visit the show; 134 houses were sold that day. Month's total sales fell nearly 50% below the ambitious goal, but even 508 sales in 30 days is no mean record in today's market. The dollar total is over \$5,000,000, so the \$35,000 cost works out to .7%, or \$69 a house.

And the show is still going on.

7) Big home building can afford big advertising

Advertising is mechanized selling on a mass production basis. It tells your sales story to thousands or even millions of people for a fraction of a cent apiece. Small operators can seldom afford to use it much, but it is the cheapest way to create demand if your volume is big enough to spread the cost over many units.

"We made \$125,000 worth of advertising pay last year—newspaper advertising, radio advertising, national magazine advertising," says Frank Mackle. "This year we expect to make \$200,000 worth of advertising pay, and pretty soon I think we can spend \$500,000 a year for advertising and make it pay."

As local advertisers, the Mackles bought spreads and four-page sections in the Miami papers week after week this spring to get out the crowds to Westwood Lakes.

As national advertisers they have used LIFE, Look, and the Saturday Evening Post repeatedly to sell Florida living and lots in their various tracts. One recent half page ad in LIFE (cost \$12,475) pulled 17,000 inquiries—so many the Mackles don't know what to do with them all.

These ads from LIFE have been drawing lots of inquiries. →

The collage includes several advertisements for Florida real estate:

- Port Charlotte:** "Own your home in Florida... \$325 down... \$5975 Total Price".
- Florida East Coast:** "Now you can purchase your home on the famed Florida East Coast for \$10.00 down and \$10.00 a month. Total price \$595.00".
- Indian River Estates:** "Port Charlotte, Fla. A planned home community in Florida's next great city... \$5975 down... \$6400 Total Price".
- Port Charlotte:** "Port Charlotte, Fla. A planned home community in Florida's next great city... \$7260 down... \$9900 Total Price".



Two new models Vensel designed to improve the product . . .



Photos: Fleming's Photo Center

and a view of the big glass areas he planned into the houses.

8) Big home building needs a better product

Five years ago the Mackles took a smart young architect, James E. Vensel, out of Robert Law Weed's drafting room—and set him up in private practice right next door to their own offices. Since then Vensel has designed all the Mackle houses and done much to better their design and salability *without adding to their cost*. He has become an expert at sizing walls and roofs for minimum waste.

Biggest improvement in the houses has been opening them up for more enjoyment of the Florida air and climate. Glass area has been increased 70% and all the windows are jalousies, so the breezes can blow right through. (Jalousies are cheap in Miami, half as expensive as steel awnings, and Vensel figures running a jalousie to the floor costs only \$10 more than stopping it at a 30" sill).

With all this glass the Mackles were among the first to offer in a low cost house the "Florida Room," with floor-to-ceiling jalousies and sliding glass doors, that was fast becoming a sales must in expensive homes. The Mackles are smart

and know what too many builders forget—that the best way to find out what will sell this year in a lower price class is to study what sold well two or three years ago in a higher price class. To get the money for the open Florida room the Mackles sacrificed the small screened porches they had added when Vensel first became their architect.

The Mackles are maintenance-conscious and were perhaps the first to substitute long-wearing vinyl tile for asphalt in their kitchens. They also tile all their window sills, another trouble spot. They have made package kitchens with built-in appliances an option that can be financed under the mortgage.

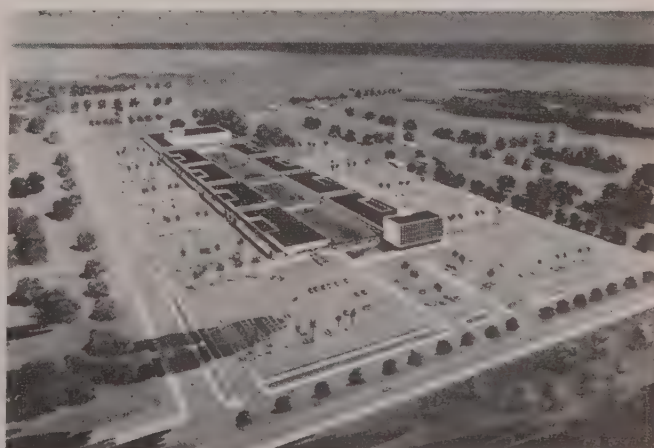
But so far Vensel has not asked the Mackles for the change that would do more than anything else to improve their houses—a big roof overhang all around to 1) pull the design together; 2) make the houses look bigger; 3) shade the walls and windows to make the rooms cooler; 4) keep off the Florida rains to cut maintenance and permit leaving the jalousies open. This overhang would cost \$120 a house.

9) Big home building gets big by-product profits

Even if the Mackles had no \$1,000-a-lot profit on their land in Westwood Lakes, and even if they make no profit building and selling 3,500 houses on those lots . . . they will still have a very handsome capital gain in the 70 acres on which they are now building a "\$5,500,000 shopping center."

They will also have a tidy business in the company they formed to build and operate the Westwood Lakes sewer system.

These are the by-product profits of developing wasteland into a community of 15,000—by-product profits that usually slip through the fingers of the small operator./END



Typical by-product profit comes from shopping centers like this.→



Top-flight builders study NAHB research house and DISCOVER 24 NEW IDEAS

Now at last hundreds of builders have seen the kind of component house they have read and talked about for years.

"This is the first really new house I've seen in ten years," said Tom Coogan, past president of NAHB.

Called the NAHB Home of the Year, the new component house is just outside Washington and is sponsored by the NAHB Research Institute. It was planned with the help of the Lumber Dealers-Research Council and some of the country's leading building product manufacturers.

"It marks a significant forward step in home building," said George Goodyear, NAHB president.

Starting on the next page are photos and drawings that show why Coogan and Goodyear are so enthusiastic. You'll find two dozen new and good ideas in this house—methods

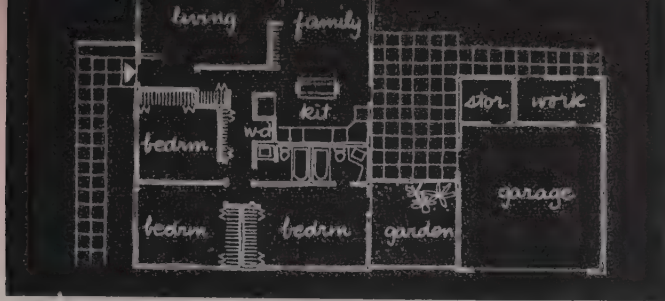
and materials—some so new they are not yet on the market.

Here are some of the things you'll see: a new combination siding and sheathing, a soffit that breathes, an above-the-floor plumbing system, porcelain enamel bathtub surround, a new kitchen, air conditioner, wall finishes, flooring, wiring, a plastic covered roof and a new slab insulation.

From start to finish this house was built of coordinated parts instead of pieces—and all came presized to fit. In production, not a saw would be needed at the site to build this house. The components reduce field labor, push more of the work back into yard or factory where it belongs.

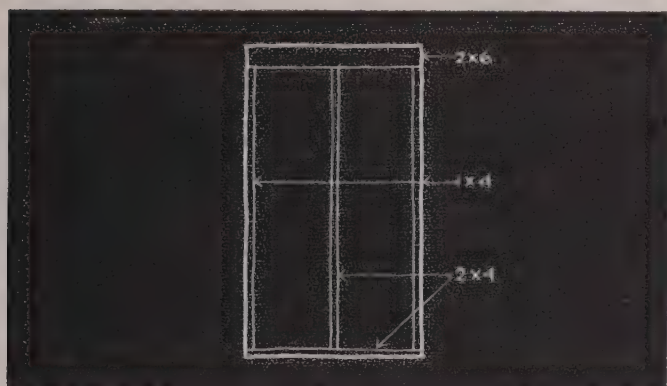
The house will be used to test these new heating, air conditioning, wiring and other ideas. It should help all builders produce a better house for less money.



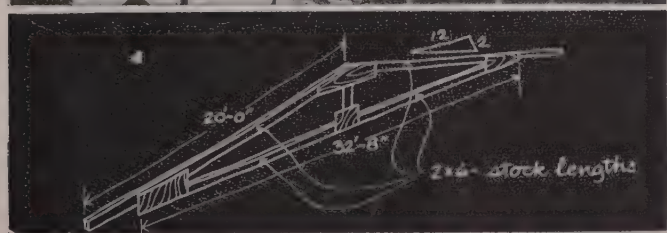


1 SHAPE IS ECONOMICAL. The nearly square plan, 40'-8" x 32'-8", is flexible, allows more enclosed space per foot of wall than most plans. Furnace on outside living room wall and washer-dryer in hall closet eliminate utility room. Baths and kitchen, back to back, concentrate new above-the-floor plumbing in one wall. Between house and garage is a patio and terrace.

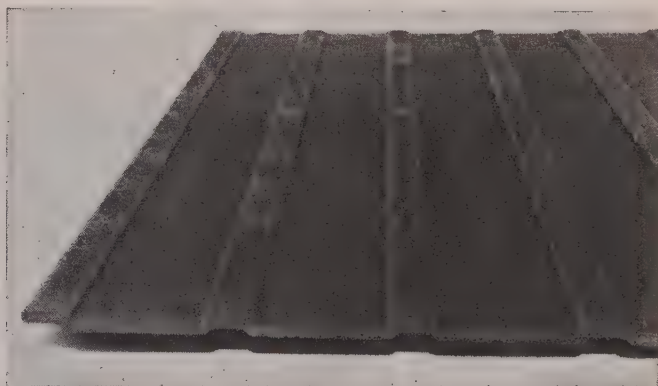
2 SIDING WORKS AS SHEATHING. Experimental Masonite hardboard serves as both siding and sheathing, right. This eliminates all sheathing work (The top 2 x 4 on the LuReCo panels was omitted but involved so much extra toe-nailing of studs to the double 2 x 6 top plate that this practice is not recommended.) 2 x 6 header eliminates framing over doors, windows.



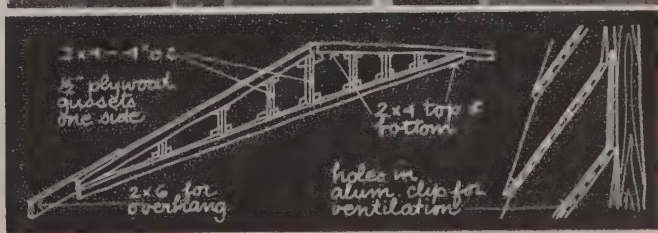
3 WINDOW PANELS HAVE 1 x 4 STUDS. To save lumber, the outside studs on panels next to windows are 1 x 4, which when combined with the 1 x 4 of the window becomes a 2 x 4. Center studs are 2 x 4s. These component walls went up in 2½ hours with three carpenters and two laborers. The LuReCo wall panels were built by the Turover Lumber Co.



5 TRUSSES ARE GLUE-NAILED KINGPOST DESIGN. University of Illinois trusses are used with a 2-in-12 pitch on a 32'-8" span, using ½" plywood gusset and 2 x 6 stock length members. In tests they were heavily overloaded, showed no deflection. They have a capacity of about 110 lbs per sq. ft. Trusses are toe nailed to the perimeter beam with two 3½" Screw-tite threaded nails and have one Teco triple-grip fastener at each end. Trusses were put up in four hours by two carpenters, two laborers.



4 OUTSIDE PANELS HAVE PREFORMED RIBS. Walls are 4' x 8' panels of ¾" tempered Masonite hardboard with vertical ribs preformed in the sheet at 4" intervals and ship-lap edges. Each piece extends 3" above the top plate and 2½" below the bottom plate. To keep out bugs and dirt, panels are calked top and bottom. This siding is not yet on the market.



6 GABLE ENDS HAVE SPECIAL TRUSSES. To provide a flush exterior surface, as well as to make a cheaper truss than the kingpost truss (which is not required structurally), the gable end trusses are glue-nailed with a 2 x 4 top and bottom chord, 2 x 4 studs 4' o.c., and ½" plywood gusset plates on one side. The projecting top chord for the overhang is a 2 x 6 6' long. This design saves about \$6 to \$8 over other trusses. Gable-end siding (see detail) has a new perforated venting clip.

Continued



7 SCREW-ON WINDOWS SAVE LABOR. Aluminum awning windows were made by Place & Co. (See H&H, Jan. '57.) They fit the 16" or 24" center to center spacing of studs and are screwed to the outside stud face. These component windows, which grew out of HOUSE & HOME-sponsored Standardization Round Tables, simplify installation and thereby reduce costs.

UP



8 VENTILATED SOFFIT IS EXPERIMENTAL. Supplementing the gable-end ventilation is a new ribbed Masonite hardboard similar to the exterior siding, not yet on the market. Between each ridge are three rows of 9/32" diameter holes, 1" o.c. in both directions. Soffits at the gable ends and on the garage are also covered with this new board but without the perforations.

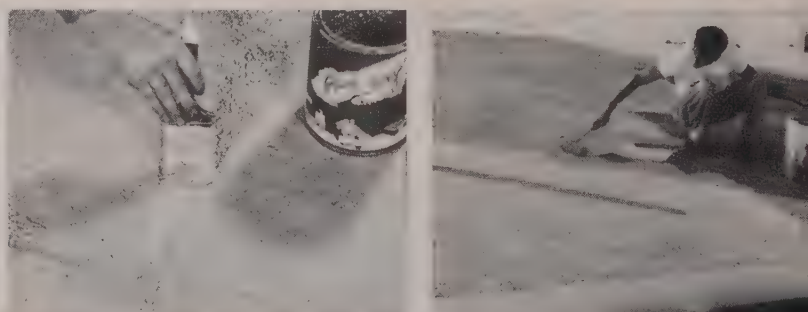
A B



C D Photos: Photo Associates and D. P. Kuespert

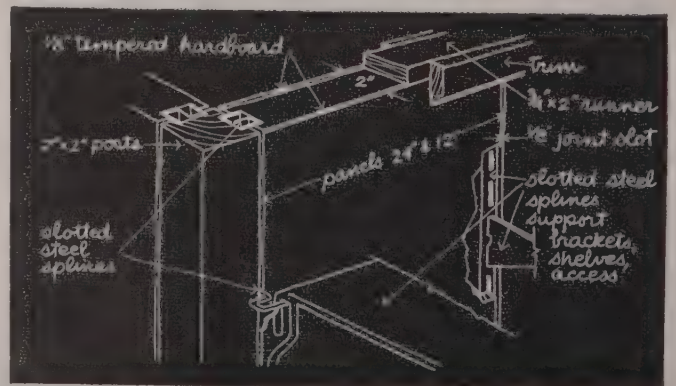


E F



G H

9 PANEL ROOF IS PLASTIC COVERED. The experimental roof is one of the most significant parts of the house. It is the first stage of the development of a process for a single spray coat of plastic on plywood. This roof is light, weighs only about one-half as much as a conventional roof. A) Sheets of 4' x 8' half-inch plywood were soaked in a primer, then roller coated with liquid neoprene to a thickness of .005". B) After a light coat of neoprene granules was sprinkled over the first wet coat, a second coat of gray neoprene was added. C) Then the coated panels were cured in a hot oven (by Gates Engineering Co., Wilmington) to vulcanize the neoprene, fusing the two coats into a thick rubbery film. D) The truss roof had been given extra stiffening with 2 x 3 blocking (which NAHB technicians thought was unnecessary). E) Panels were laid horizontally and nailed into position with 2" serrated manganese bronze nails. F) Panel edges had been chamfered to provide a 3/8" triangular space for calking. Neoprene-base calking compound was squeezed into the joints and smoothed with a spatula. G) Joints were covered with neoprene-base aluminum paint to which neoprene granules had been added. H) Final stage was to apply a coat of Dupont Hypalon paint to dress up the job. The color used is a robin's egg blue, but the paint also comes in red and yellow. These materials, not on the market, are said to last from ten to 15 years. Dupont engineers say the only weak point is the nail. If nails stay down all will be fine, but nails that work up may tear film.



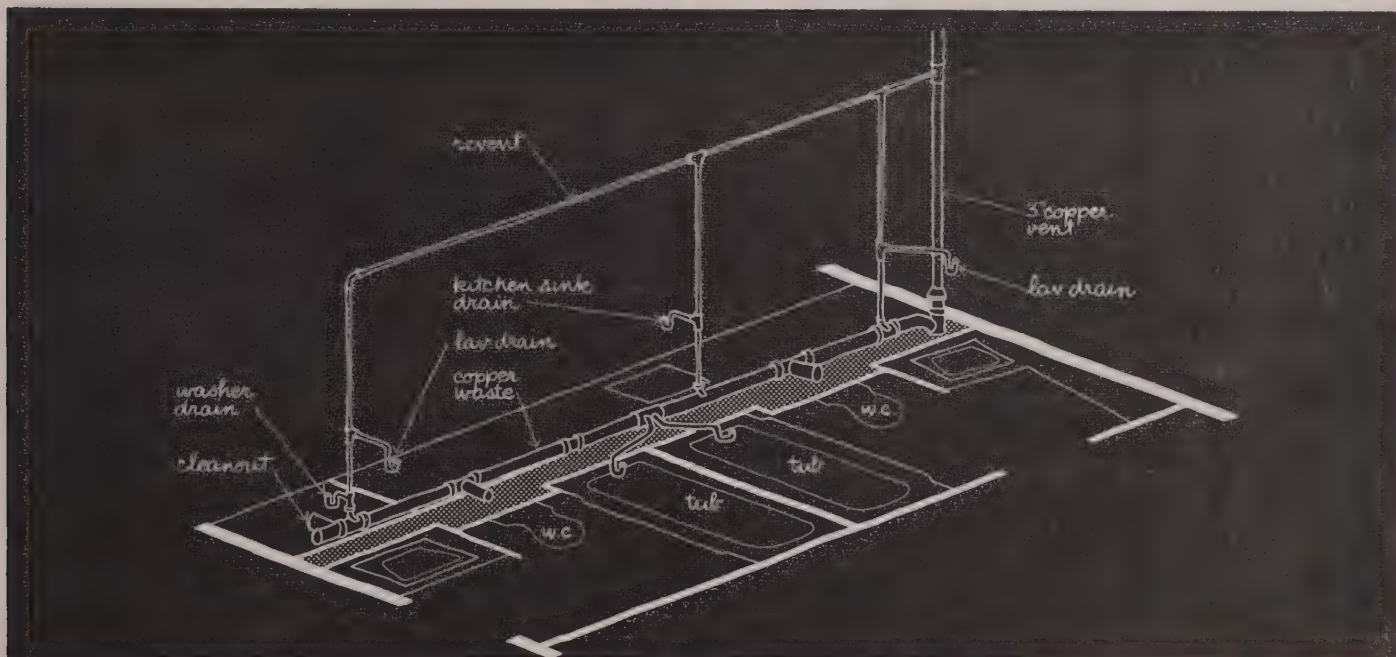
10 PARTITIONS ARE HOLLOW CORE PANELS. Panels are stressed skin design 8' high, 1' or 2' wide and 2" thick, have vertical chases for wiring. Faced with 1/8" tempered hardboard, panels are used with 2" corner posts and are set in top and bottom runners of 3/4" x 2" plywood. Sections are joined by slotted steel splines that hold Darling hardware for the built-in shelves. (See No. 11)



11 **INTERIOR WALLS HAVE PLASTIC SKIN.** A variety of new wall coverings which make old-fashioned walls obsolete are used throughout the house. DuPont easy-to-clean Mylar polyester film has been laminated to Masonite, as shown above, and to Bestwall gypsum wall. Advantage to the buyer: pencil, crayon, grease, stains may be wiped off walls.



12 **WOOD FLOORING IS 1/4" THICK.** Among the new products used is a thin veneer, oak strip flooring developed at Forest Products Laboratory. (See H&H May '56). It is laid directly on the slab with a rubber base mastic. It is not on the market, but Nickey Bros. of Memphis who made it say it should be cheaper than wood boards, not so cheap as asphalt tile.



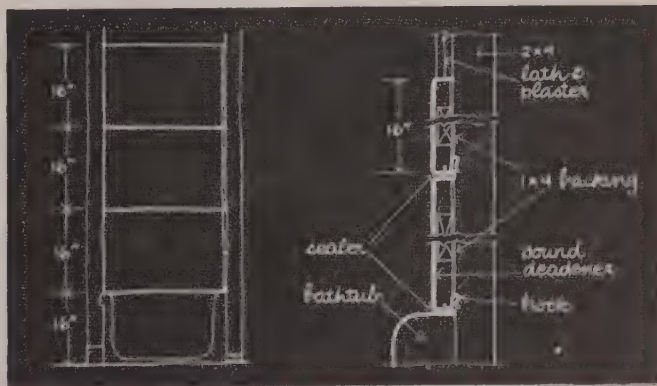
13 **ONE-TRIP PLUMBING IS ECONOMICAL.** Of the many new ideas in the house, none is more important than the plumbing. It is entirely above the floor and can be installed at one time. The same system can be used in basement and crawl-space houses to eliminate cutting floors and joists.

Above-the-floor plumbing is made possible by the new Borg Warner wall-hung toilet (see H&H Mar '57) and raised-bottom tub with its drain above the floor. The houses' two toilets, tubs, wash basins, washer-dryer, kitchen sink and dishwasher drain into one pipe above the slab which projects through the side wall, then drops down with a 90° elbow to the building sewer below the frost line. The portion of the drain outside the house and above the frost line is insulated with foamed plastic.

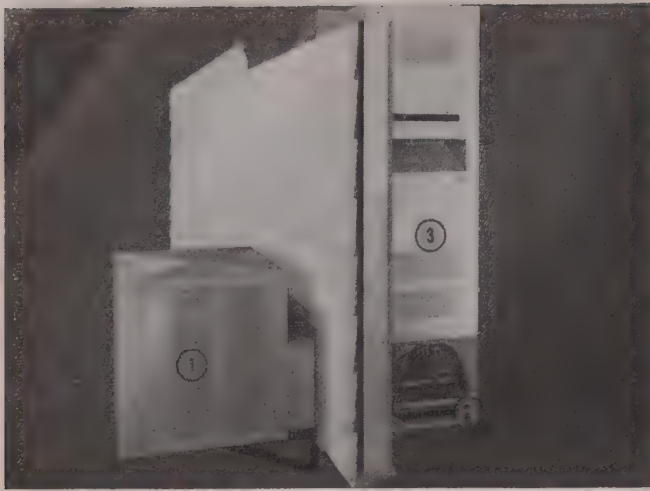
The two toilet tanks are flush with the wall. Above them are storage cabinets, 3 1/2' x 2' x 9" with adjustable shelves, which provide a considerable amount of economical space. The cabinets slip between the 2 x 6 studs and fasten to the face of the studs.

Economies from the plumbing system depend on all plumbing being grouped in one area. The bathrooms were not finished at the time the NAHB directors visited the house in late May.

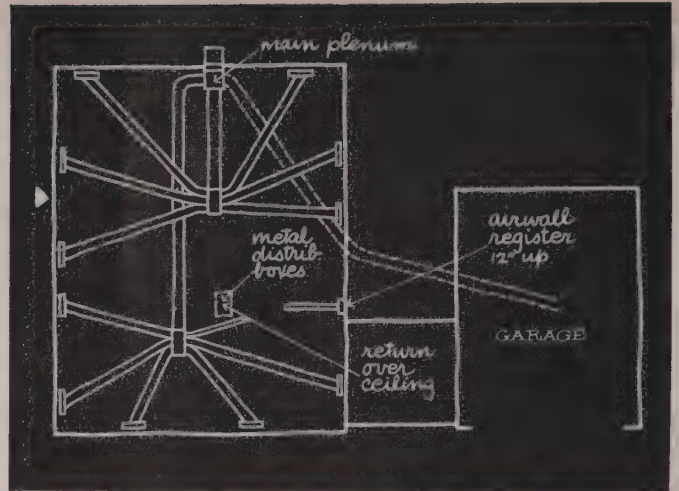
Like other parts of the house, the plumbing was worked out by the Research Institute team: Dick Hudson, chairman; Martin Bartling, project manager; Ray Cherry, Ned Cole, Andy Place, Ted Pratt, Bob Schmitt, Dave Slipper, John Worthman and Director Ralph Johnson.



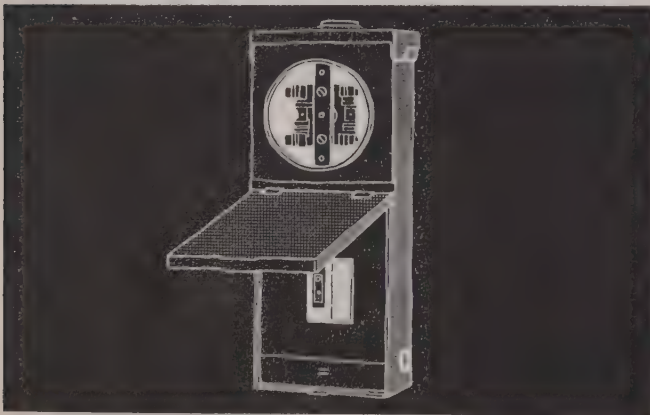
14 **BATH WALLS ARE PORCELAINIZED STEEL PANELS.** Weinscoting in the bathrooms is porcelain enamel in 16" x 60" and 16" x 28" panels. Back coating of an asphalt material, like automobile undercoating, serves as a sound deadener. These panels are nailed to studs and fastened to each other with metal clips. They are a new development by Borg Warner but not yet on the market.



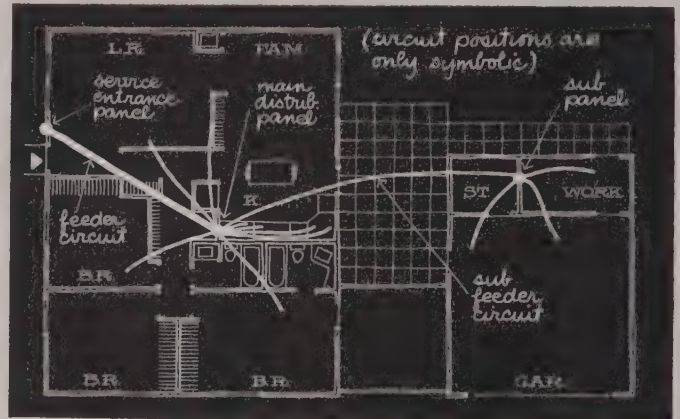
15 FURNACE HAS SLIP-IN COOLING UNIT. A 105,000 BTU downflow gas furnace is mounted on a plenum. The 2-ton cooling unit with air-cooled condenser and refrigerant tubes is factory made and sealed, has short pipe runs. When installed, the coil end of the Frigidaire unit is pushed through a wall opening into the plenum, with the condenser outside. Installation and maintenance are simple. If the cooling unit is to be installed later, opening is sealed with insulated panel.



16 HEATING SYSTEM HAS TWO DISTRIBUTION BOXES. A novel type of heat distribution is used, as the diagram shows. Before the slab was poured, two prefabricated metal distribution boxes were put in place, with adjustable elbows which made straight run ducts possible (either 4", 5", or 6" ducts depending on the run and amount of heat needed). This gives a balanced flow. To prevent long heating cycles, surplus heat is carried to the workroom and garage through a single 10" duct.



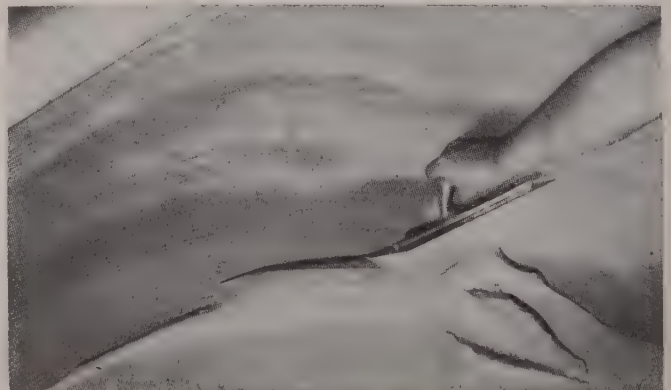
17 WIRING SYSTEM HAS NEW FEATURES. The outside service entrance panel, above, is an all-in-one meter socket load center combination with a 100 amp. double-pole circuit breaker as the main disconnect instead of the usual 200 amp. The 100-amp. entry is cheaper because meter, wire and panel are smaller. It is used here for test purposes.



18 ELECTRICAL SYSTEM IS THREE WIRE. All but two of the 13 circuits are 3-wire, which normally would cut the number of circuits in half. Main panel board is a new GE type and is located over the washer-dryer, close to the load center. All wire is plastic covered, nonmetallic type UF (underground feeder) with no junction boxes to buried lines.



19 NEW PAINT IS BLISTER RESISTANT. Exterior of house is painted in a new experimental paint described as "blister resistant" and said to be good for seven or eight years. Originally, this paint was erroneously hailed as 20-year paint. Another experimental product is slab insulation of Dow's unrefined polystyrene, cheaper than refined white Styrofoam.



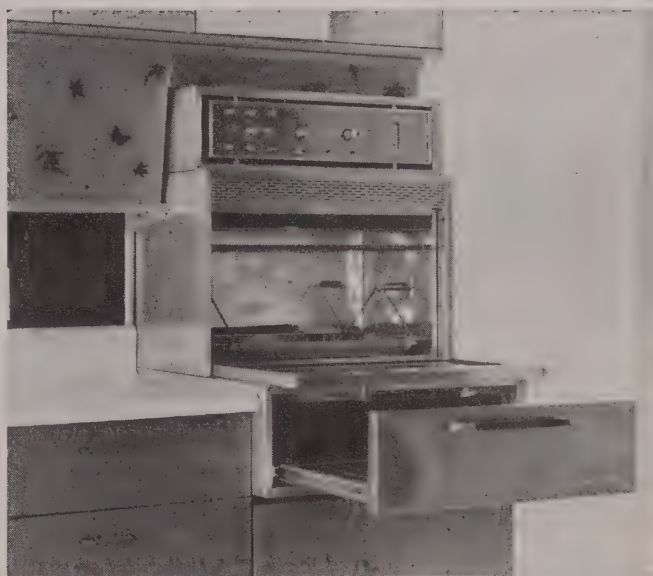
20 KITCHEN FLOOR IS SOFTER. In the family room and kitchen the flooring is an Armstrong linoleum with a Hyrdocord back laid directly on the concrete slab. It is easier to stand on because it is backed with approximately 1/16" of foam rubber. The bedroom carpeting (not shown here) is of three types—wool, nylon or cotton—all cemented to the slab.



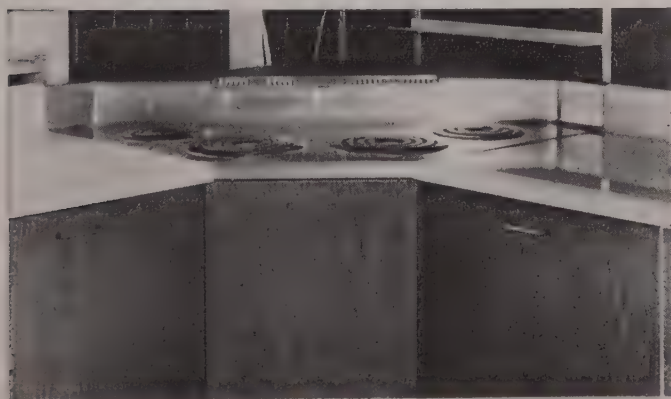
21 **KITCHEN CABINETS ARE ON 1' MODULE.** Philco set out to give the home builders a kitchen they would talk about and has succeeded. The experimental kitchen (not on the market) brought more favorable comment from the NAHB directors than any other room, partly because here were ideas and products they could see and understand.

The new wall-hung cabinets are standardized on a 1' modular width and builders will be able to order them by the foot. All shelves are adjustable and there are no interior partitions. Cabinet doors may be reversed for right or left hand hinges, can also be reversed for color. One side is birch, the other yellow plastic. Below cabinets, sliding plastic doors cover other shelves.

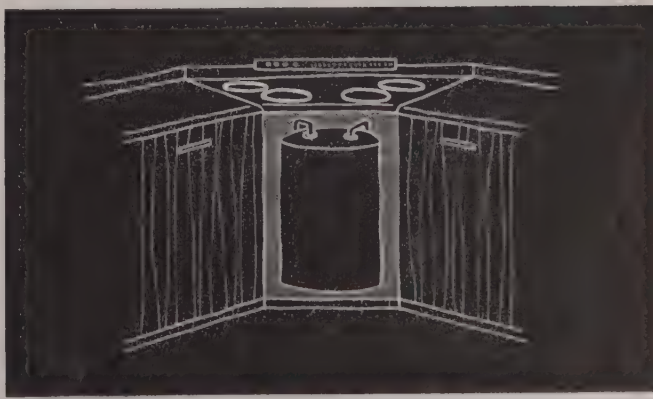
Appliances are logically arranged. The refrigerator and freezer are built in at the right, then in sequence are the double oven, a 24" base cabinet, sink with disposer, dishwasher, another base cabinet, corner burner top and another base cabinet. The adjustable shelves may be carried below the plastic sliding doors as this photograph and the closeup of the burner top show.



22 **DOUBLE OVEN HAS ROAST AND BAKE SECTIONS.** The roast oven in the top section is 24" wide and 14" from front to back which gives a work surface in front whether door is open or closed. Below is a slide-out oven which can be used for all baking purposes and also for plate warming. Controls are placed high so as to be out of children's reach.



23 **RANGE SOLVES CORNER PROBLEM.** Philco has solved the problem of how to turn the corner, as well as how to use the space below, by using the counter top for the burner units. The cooking unit is only 2 7/8" thick, and is made integral with the counter top. This thin section is necessary to get enough space to hide the hot-water heater below.



24 **HOT WATER HEATER IS IN CORNER.** Getting an electric high-recovery 40-gallon hot water heater in a little-used corner is a neat trick. This has been tried before and given up because the tank was inaccessible for maintenance. Now it should work: whole front of this cabinet is easily removed and heater controls are at front of unit./END

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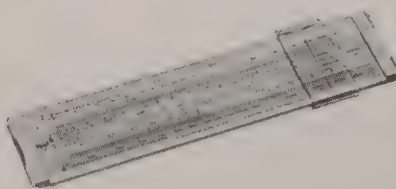
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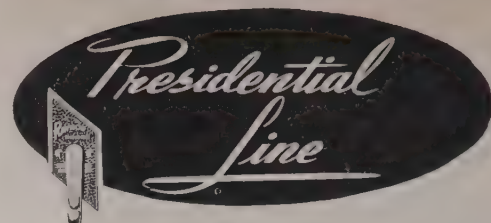
n. Realtor's slide rule is a pocket-size instant calculator that gives you quick computations of common real estate problems. With it you can get fast figures on basic replacement costs, depreciation, percentages, square footage, loan amounts, monthly payments, commissions, gross rent multipliers, etc. Costimator comes in a leatherette pocket case plus instructions. \$3.95. Costimator, San Marino, Calif.



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Continued on p. 180

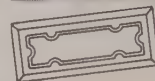
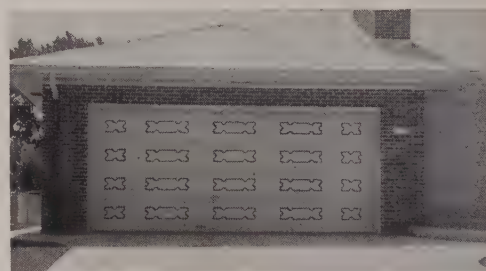
RAYNOR



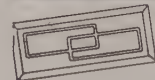
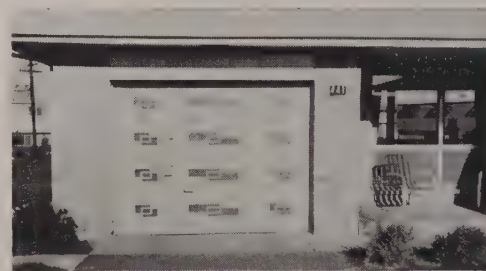
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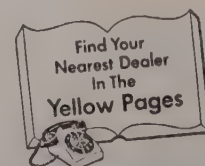
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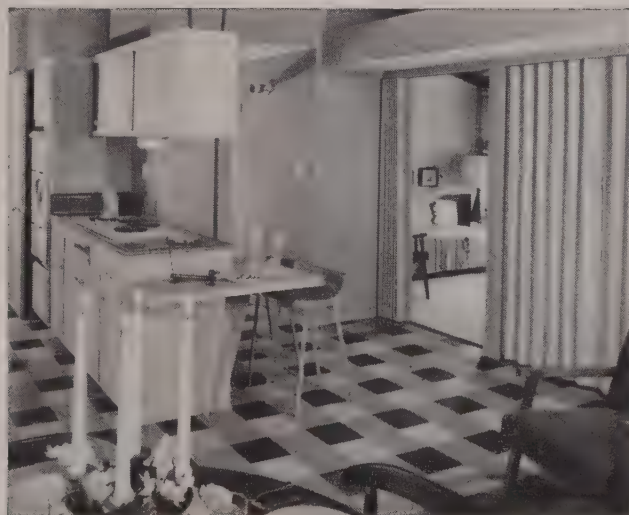
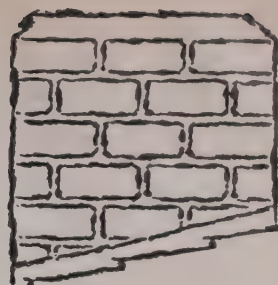
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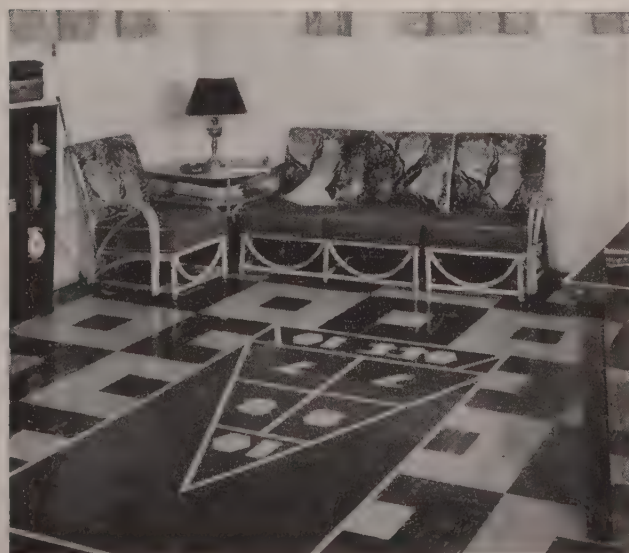
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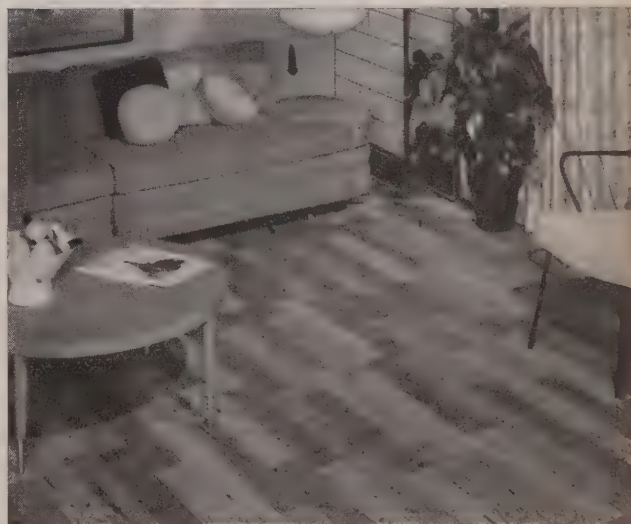
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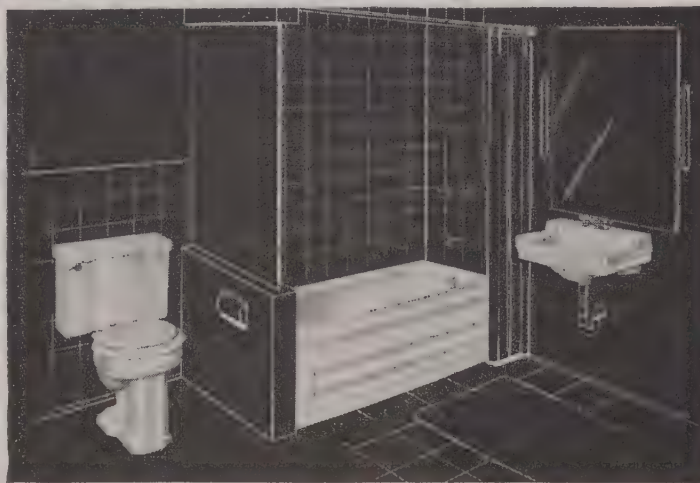
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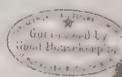
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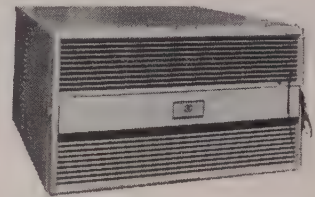


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p. Folding "Wal-Dor" changes color whenever homeowner desires it. Vinyl covers in three colors can be changed or replaced to blend with a new color scheme. Sealed vinyl pockets in the covers act as a hinging device. Doors are available in 80" lengths and in four standard widths up to 48". A specially treated Insul-Core baffle is said to reduce sound transmission, insulate against heat and cold. Other features: molded nylon bearings, steel track, vinyl bumper strip built-in along length of rigid steel guide post. Bumpers are offset and will intermesh when doors are paired. 24" x 80" size, \$13.95. Closures Sales Corp., Detroit 1, Mich.

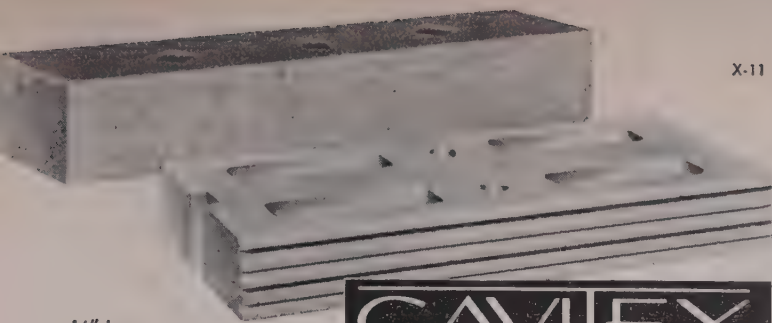


q. Carrier room air conditioners—the Super Crestline series for 1957—are rated for full cooling capacity but need less electrical current. Both the ¾ hp. model and 1 hp. model in this series operate on 115 v. household circuit. A Power Cooling control on the series is said to be similar to automatic transmissions in cars in that the control device, employing a two-step thermostat, "shifts gears" automatically when room temperature nears the desired setting. Fan slows down decreasing cooling, but increasing removal of excess moisture. A more constant temperature and humidity are maintained, but the frequent on-off cycling of the air conditioner is prevented. Carrier Corp., Syracuse 1, N.Y.



r. Medicine cabinet has a wide expanse of sliding mirrored doors with double storage cabinets behind them. Unit recesses into a wall opening 29½" x 19½", is surrounded by a chromium plated frame, 31¼" x 21¼". Mirror is 15" x 18¾". Cabinet is heavy gauge steel, mirrored doors have nylon slide. \$42.50. Connecticut Shower Door Co., Hartford, Conn.

Continued on p. 182



X-11

- 16" Long
- Two thicknesses: 8" and 4"
- Modular Dimensioned
- Striated or Plain Face
- Large Voids
- Range of 14 Colors

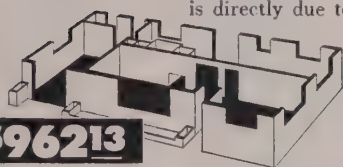
CAVITEX

Outstanding Masonry for Price-Conscious Builders

Styled in line with today's architectural trends, Cavitex has the beauty of proper symmetry along with ingrained color in a wide range. Cold-formed, its clean, sharp lines are never distorted by burning.

With an 8-inch thickness for exterior walls, and a 4-inch for partition, veneer, or cavity walls, Cavitex is suited to all types of construction. Initial low cost and ease of laying combine to bring the all-masonry home to price levels that induce greater sales. Low price of Cavitex is directly due to the economies of local manufacturing.

Write for "Artistry in Masonry" and name of nearest local plant.



\$96213

This national average price buys all the Cavitex needed for all the walls shown, even to planters, of the 3-bedroom, 50'x26' "Cavalier". (Blueprints available.) Price — which may vary by locality — typifies Cavitex economy.

W. E. DUNN MFG. CO.

424 W. 24th Street, Holland, Michigan

858 Dundas Highway, Cooksville, Ontario

You Can Be a Manufacturer

More local plants are required to supply the rapidly growing demand. As a manufacturing opportunity, Cavitex can be highly profitable, either as an independent operation or as a supplementary activity—especially in project development. Each plant operates in franchise-protected territory, with Cavitex machine available on lease. Ask for Opportunity, Unlimited.



BENDIX MOULDINGS

with their especial appeal to women, help make the sale. Decorative mouldings for cornices, chair rails, closet edges, door frames.

ANY KIND OF CUSTOM CARVING



SEND COUPON BELOW FOR CATALOG BA 622

Please send new fully illustrated catalog BA 622.

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Firm.....

Address.....

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BENDIX mouldings INC.
192 LEXINGTON AVE., NEW YORK 16, N. Y.



Tough plywood bond endures super-heated steam

It's phenolic-resin bonded... for longer life*

Subjecting this plywood to super-heated steam brings you this important proof: Even the severest moisture conditions can't affect phenolic-resin bonding! This adhesive outlasts the wood!

That's why phenolic resin is used by well-known plywood manufacturers belonging to the Douglas Fir Plywood Association. Under all weather conditions, phenolic resin keeps the plies together; makes plywood one of the most practical exterior building materials... and one of the most economical.

The grade trademark of the Douglas Fir Plywood Association tells the difference. It's burned into the edge of every panel and guarantees 100% waterproof phenolic-resin bonding. THE DOW CHEMICAL COMPANY, Midland, Michigan.

*The Dow Chemical Company is a leading producer of phenol as used by plywood adhesive manufacturers.

EXT-DFPA

To get the best, look for this grade trademark whenever you order, buy or specify plywood.

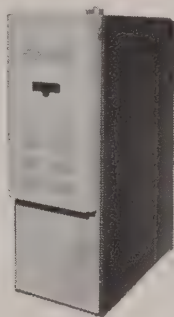
YOU CAN DEPEND ON

DOW

for further details check numbered coupon p. 188



s. Hexagon basin set is one of three new designs from Sherle Wagner. The pieces shown here have a sculptured look, are suggested for contemporary bathroom decor. Sets are complete with standard plumbing parts, handles, escutcheons and mixer spout. Matching tub sets are also available. Hexagon sells for about \$140 in brass, \$150 in 24 carat gold plate or silver. Sherle Wagner, New York 22, N.Y.



t. New Armstrong oil-fired furnace was designed for close clearance use in alcoves, closets, utility rooms or attics. When used with a matching return air drop, Lo-Hi-Boy can become a basement furnace. Four oil models range from 84,000 to 125,000 BTU. A new combustion chamber "Ceramiflex" replaced firebrick, is made from same materials that are used to produce liners for jet aircraft exhausts. Unit arrives completely assembled, including combustion chamber, oil burner, controls and wiring. Installation requires positioning unit, attaching electric and fuel lines, flue and ducts. Armstrong Furnace Co, Columbus 8, Ohio.



u. VP stud hammer fastens wood or sheet metal to concrete by *pushing* nail stud out the end of the barrel instead of shooting it out. As a result, stud's length of travel is limited and company claims ricocheting is prevented. Blank cartridges provide the power; machine cannot be set off except in actual work position. Penetration depth of 1 1/4", 1 3/4" and 2 3/4" nail studs is controlled by a simple setting of power adjustment ring at barrel's end. Hammer weighs 6 lbs. With carrying case, standard chuck, auxiliary tools, safety goggles, it is \$112.50 f.o.b. Velocity Power Tool Co., Pittsburgh 8, Pa.

Continued on p. 188

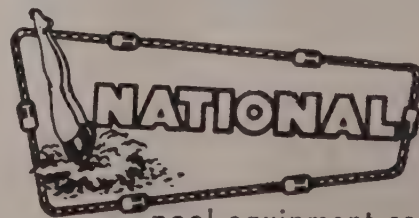
treat
your family
to a
lifetime
of pleasure



NATIONAL'S revolutionary design of precast, prestressed concrete reinforced pools bring you DECADES of pleasure at an amazingly reasonable price.

NATIONAL'S complete financing up to \$3500 with no down payment and 36 months to pay brings this complete pool within the means of the medium income family.

Write, Wire or Call



pool equipment co.
LEE HIGHWAY • FLORENCE, ALABAMA



TRAFFIC STOPPER!

Nothing stops traffic like a Stanthony Ventilating Hood! That distinctive styling makes prospects stop, look and consider... provides you with the opportunity to close the sale fast by pointing out all the important features beneath Stanthony's beauty. Yes, Stanthony stops 'em... so you can sell 'em!



ADVERTISED IN
LIFE

Stanthony

VENTILATING HOODS

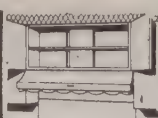
Manufactured by Stanthony Corp., Dept. HH-1
5341 San Fernando Road West,
Los Angeles 39, California



Two-speed, twin-wheel blowers move more air quickly, quietly, efficiently. Unit easily removed for servicing.



All power automatically cut off when housing is unlatched. Safe for children.



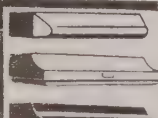
Self-contained hoods — blower, lights, filters within hood itself. All have center discharge of 3 1/2"x10" against back wall.



Aluminum foil twin filters prevent grease accumulation in blower, duct work, easily cleansed in household detergent. Hi-baked enamel finish wipes clean.



No wall switches. Light and power controls built into housing. Translucent light lens for non-glare illumination.



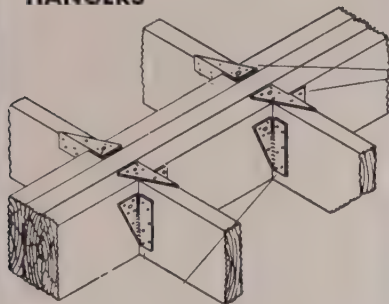
Choice of three distinctive styles, several sizes and colors. Vent cover available, with or without electric clock.

Also makers of
the Stanthony "Electramic" Broiler
for perfectly controlled heat
without messy charcoal

USE PRACTICAL, ECONOMICAL

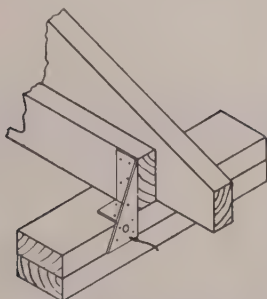
TECO *Trip-L-Grip*

FRAMING ANCHORS

For Stronger Nailed
Joints in WoodUSE AS
JOIST
HANGERS

Eliminate — Notching — Ledger Strips
— Strap Hangers — Shimming —
Floor and ceiling joists are auto-
matically leveled.

One Size Fits Joists from
2" x 4" to 2" x 12"

USE FOR
ROOF
FRAMING

Securely anchors rafters to plate. Ties
roof down against uplifting winds.
Automatic rafter spacing. Eliminates
toe nailing.

Send for FREE descriptive and
technical data on
the uses of Trip-L-
Grips as joist hang-
ers and for roof
framing.



TIMBER ENGINEERING COMPANY HH-574
1319 18th Street, N.W.
Washington 6, D. C.

Please send me FREE copy of booklets "Trip-
L-Grip Framing Anchors as Joist Hangers" and
"For Stronger Joists in Roof Framing."

Name.....

Firm.....

Street.....

City, Zone, State.....

for further details check numbered coupon p. 183

668. Gerber Catalogue. Gerber Plumbing
Fixtures Corp., Dept. HH, 232 N. Clark
St., Chicago 1, Ill.

Ninety-six pages of plumbing fixtures
await your selection in a catalog newly
designed, organized and referenced. You'll
see a complete line of brass fixtures, vitre-
ous china and steel enamel products and
you'll get technical tips, dimensional draw-
ings, installation data. A section on the
packaged bathroom shows plumbing con-
tractors how to save time by ordering com-
plete bathrooms without having to itemize
each fixture.

669. Stainless Steel Sheet and Strip. Al-
legheny Ludlum Steel Corp., Dept. HH,
Oliver Bldg., Pittsburgh 22, Pa.

Twenty tables include detailed information
on a stainless steel finder, corrosion re-
sistance of various stainless steels, fabrica-
tion properties and weight tables per lineal
foot in many widths and gauges.

One section covers proper selection of
stainless steel grades; industry index tells
applications.

670. Gray Glass. Pittsburgh Plate Glass
Co., Dept. HH, 1 Gateway Center, Pitts-
burgh 22, Pa.

A technical essay from the Product De-
velopment Dept. of Pittsburgh Plate Glass
Co. on Solargray Plate Glass. Transmis-
sion characteristics are given for Solar-
gray which is said to cut down brightness
and glare, provide solar heat control, and
freedom from color problems in daylight.
Explanatory text, test data round out
earlier reports.

671. Catalog. Trent Tube Co., Dept. HH,
East Troy, Wis.

A big new book for engineers, purchasing
agents and users of stainless steel and high
alloy pipe and tubing. Trent Tube products
range in size from 1/8" to 40" outside
diameter. Contour Trentweld tubing, a new
process in welding, is formed by welding
pipe and tubing from the bottom rather
than at the top. Since the weld is made
at the bottom of the formed strip, gravity
works to pull down the molten weld metal
until it perfectly matches the contour of
the pipe. Weld bead or undercut are elimi-
nated, it is claimed, as are any focal points
for erosive and corrosive attack. Book also
describes pipe and tubing for use in high
pressure applications, outlines advantages
of titanium tubing, supplies 17 tables plus
a glossary of tubing terms.

672. "Today—Quality Sells the Home
Buyer." Zegers, Inc., Dept. HH, 8090 S.
Chicago Ave., Chicago, Ill.

Here's a book to help you sell windows to
your home buyers. It shows how properly
weatherstripped windows help builders sell
houses at greater profit; how national ad-
vertising and local promotion give you
good merchandising sales aids.

673. Bulletin 620N. Trade-Wind Motor-
fans, Inc., Dept. HH, 7755 Paramount
Blvd., Rivera, Calif.

Kitchen and bathroom ventilators, hoods
and wall insert heaters are shown in 12
pages with sizes, installation data and ac-
cessories.

Continued on p. 186

How do you
interest a man
in kitchen
appliances?

Show him a Stanthony
"Electramic" Broiler

The Stanthony Built-In

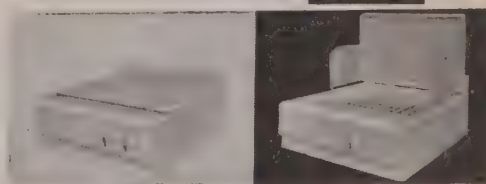
"electramic" broiler has male
sales appeal throughout,
making it easy for you to sell
both halves of the buying team.

Whet the man's desire by
describing indoor barbecue
fun . . . of tangy barbecued
foods done to a turn . . .

perfectly controlled heat. Then
tell the women about
Stanthony's work-saving
features . . . no messy charcoal

. . . easy-to-clean drip pan,
and grill that can be washed
in the sink. Remember,
sell the male . . . and
clinch the sale.

ADVERTISEMENT IN
LIFE



Stanthony

"ELECTRAMIC" BROILERS

Manufactured by Stanthony Corp., Dept. HH-2
5341 San Fernando Road West,
Los Angeles 39, California

Also makers of
The Stanthony Ventilating Hood
the best way to ventilate a kitchen

Another



OUTSTANDING INSTALLATION OF

SONOAIRDUCT®

FIBRE DUCT

PERMANENT HOUSING PROJECT
FORT BENNING, GA.

Project includes 100 units.
80 two-story buildings and 20
one-story buildings. SONOAIRDUCT
Fibre Duct was used as supply lines
in the slab for the perimeter
heating systems for the first floor
in the 80 two-story buildings.
SONOAIRDUCT was used in the slab
for return lines in the 20
one-story buildings.
SONOAIRDUCT Fibre Duct is made
especially for gas and oil fired,
slab-floor perimeter heating
systems. It is lightweight, easy to
handle and levels quickly.
Aluminum foil lined. 23 sizes—2"
to 36" I.D., up to 50' long.
SONOAIRDUCT meets and exceeds all
F.H.A. criteria and test
requirements. Free installation
manual available upon request.

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exceeds all
F.H.A.
criteria and test re-
quirements for prod-
ucts in this category

Jordan Company,
General Contractor;
Southern Air
Contracting, Inc.,
Heating Contractor,
Columbus, Ga.
J. E. Greiner Co. &
Associates, Albany, Ga.
Under supervision of
U.S. Army Corps of
Eng., Savannah Dist.,
Savannah, Ga.

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HARTSVILLE, S. C.

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another
HOME-WAY
HOME



Basic Homeway that you
can sell at a budget
price—add wing, breeze-
way, garage, etc. later.

The expandable home with
custom-design flexibility offers
a profitable franchise to large
and small builders, site-built developers.

In today's market, a Home-Way franchise means more than ever before.
You can offer customers production line economy and customized
flexibility in a wide choice of basic models—Split Levels, Contempo-
raries and Ranches.

A Home-Way franchise has helped small builders grow, earned extra
profits for large builders and added unlimited variety in develop-
ments with site-built houses.

Your Home-Way franchise will bring you a complete service: custom
designing to individualize the basic plans, demonstration homes
strategically located throughout the Midwest, prompt scheduled
deliveries, local advertising and sales helps.

MAIL THIS COUPON FOR COMPLETE INFORMATION

GBH-WAY HOMES, Inc.

Dept. HH, Walnut, Illinois

Please rush complete information on Home-Way Homes
and the Home-Way Dealer Franchise.

Name _____

Address _____

City _____ Zone _____ State _____

So get set now to
turn Spring and
Summer home
seekers into
Home-Way buy-
ers. Home-Way
profits are as-
sured profits!
Send the coupon
and get the facts
by return mail.



NEW DESIGN

There has never
been a Transit-
Level like the
38-bF. Offers new
usefulness — al-
most indestruc-
tible.

MORE FOR YOUR MONEY with a WARREN-KNIGHT TRANSIT-LEVEL

Model 38-bF \$285. Model 39-bF (Without compass) \$260.

You've never seen a Transit-Level like the new Warren-Knight.
It looks and is operated like a transit, yet it has the exclusive
advantage of being adjusted like a Wye
level, and costs less than half as much
as the average transit. The new design
Model 38-bF is so sturdy that maintenance
and repair charges will be practically eli-
minated. Assures a LIFETIME of SERVICE.
This expert new design includes such fea-
tures as a steel center, 24x coated optics,
covered leveling screws, and limb vernier
reading to one minute.

Why not get the
full facts on this
startling new
instrument.
Write for FREE
Bulletin HH-77.

10 DAY FREE TRIAL

So sure are we
of your recep-
tion to this
magnificent
new instrument
that we offer it
for 10 days trial
—No obligation
to purchase.

WARREN-KNIGHT
136 NORTH 12TH STREET PHILADELPHIA 7, PA.

time
proved
quality

in the wall
**SLIDING
DOOR
FRAMES**

NORDAHL

**WARDROBE
HARDWARE**

NORDAHL MANUFACTURING CO.

180 WEST ALAMEDA, BURBANK, CALIFORNIA



California builder features to help sell 2,000 new quality homes

HERE IS dramatic new evidence of *your* own industry's recognition of the impact of "Advertised-in-LIFE."

The Aldon Construction Company of Los Angeles, which grossed a record \$38,000,000 in 1956, has just initiated a pioneer home-sales campaign keyed to products that are "Advertised-in-LIFE."

President Willard Woodrow announced that the campaign is based on the fact that "each home (ranging from \$16,950 to \$35,000) will feature the products and materials that have gained public recognition and confidence through national advertising in LIFE."

Aldon has planned a complete advertising-

merchandising campaign for local promotion. Billboards, radio, TV, newspapers, literature and point-of-sale displays will be used for tie-ins... with the theme "Built with famous products advertised in LIFE" running throughout.

Explaining the development of this strategy, Woodrow said: "The prestige of products which are nationally advertised in LIFE is a real selling advantage for Aldon Construction. For this reason we selected as many products as possible which are being pre-sold through the advertising pages of LIFE."

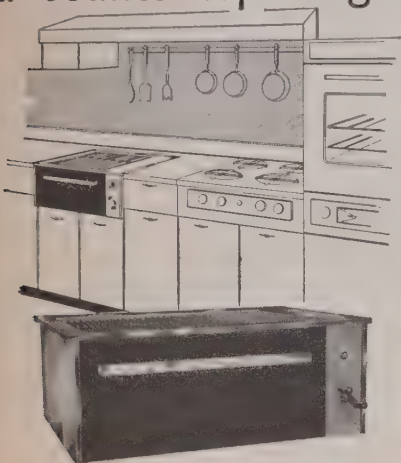
You, too, can use the power of the "Advertised-in-LIFE" symbol to help you sell. Write LIFE's Building Products Merchandising.

Business *responds* to **LIFE**
because people *respond* to **LIFE**
LIFE is read by 12,000,000 households every week



for further details check numbered coupon p. 188

A CHARCOAL GRILL
that builds in like
a counter-top range!



Majestic Char-Grill

- Fits wood or masonry construction
- Ideal for kitchen counter tops
- Stainless steel top
- Lift-out two-piece chrome grill
- Front crank adjusts height of fire

A really deluxe quality barbecue grill, designed to answer every need of architects and builders for custom indoor barbecue installations. Installs like a built-in range in wood or metal cabinets or masonry construction, or can be used as a portable unit. Handsome velvet-black and gold metal front, accented with chrome.

... from a full line of
the best in permanent
barbecue equipment!



Majestic CIRCULATOR FIREPLACE

The heat-circulating fireplace that includes all component parts, serves as a masonry form, and assures efficient operation. "Radiant Blades" give greater heat circulation and strengthen firebox. Wide range of sizes.

Write TODAY for full details

The **Majestic** Co., Inc.
413-C Erie St, Huntington, Ind.

674. "How Mineral Wool Insulation Reduced Builders' Costs in Air Conditioned Village." Nat'l Mineral Wool Assn., Dept. HH, 2906 Americas Bldg., Rockefeller Center, New York City.

Data from A-C Village at Austin forms the basis of this book. Operating costs for heating and cooling and actual construction costs were reduced, book claims, by application of thick mineral wool insulation. Data was prepared by John R. Watt, associate professor of Mechanical Engineering, Univ. of Texas.

675. "Inspiration Lighting." Moe Light Div., Thomas Industries, Dept. HH, Louisville 2, Ky.

Handsome color photographs help sell the products in this big lighting fixture catalog. A galaxy of lights for all purposes in and around the house have descriptive paragraphs to help you order the ones you want. An illustrated index in the back shows the products in miniature, gives the page numbers where more information can be found.

*** "Practical Accounting and Cost Keeping for Contractors." Frank R. Walker Co., Dept. HH, 173 West Madison St., Chicago 2, Ill. \$5 plus postage.

This big book, by means of illustrated accounting sheets, shows you how to get detailed information regarding all phases of your business with a minimum amount of clerical labor. Systems are devised for the small and medium volume contractors and for those who want a modern double-entry bookkeeping system free of red tape, easy to keep.

You'll find here just about everything you need to know including the preparation of your estimates, submitting proposals, drawing up formal contracts and sub-contracts, starting the job, preparing progress reports, keeping the workmen's time on the job (including Social Security and Withholding Tax Deductions and Insurance), data on how to set labor costs, how to select the right bookkeeping system, how to keep your books with the least labor.

*** "Windows and Glass in the Exterior of Buildings." Building Research Institute. To order, write Publications Office, National Academy of Sciences, Dept. HH, 2101 Constitution Ave., Washington 25, D.C. \$5.

Twenty-four of the country's foremost experts talk about the advantages and disadvantages incurred by the growing use of glass in all types of present-day construction. The book is the official record of the BRI conference held last winter, and it contains reports on daylighting, air conditioning, heating, ventilating, interior and exterior and residential, commercial and institutional design.

You'll learn here what the experts feel about the use of glass as a design element and about the work in window wall design to overcome home owners' concern over breakage and the need for privacy. Manufacturers, too, report on the latest developments in wood, steel and aluminum windows, glass block and fixed glass fenestration, and there is a section on window standardization.

Continued on p. 188



FIRE HOSE STATION Makes Money for Builders



Sells Homes and Eases Financing

- Offers unique safety feature
- First Aid for fire (in record-album-size cabinet)
- Includes 30, 40, 50 to 75 feet of linen hose
- May be installed even after interior finish
- As low as \$40 installed
- Discounts for projects
- Limited supply in stock for prompt delivery



Write
Now...

W.D. ALLEN
MANUFACTURING CO.

Room 700 Allenco Building
566 W. Lake St., Chicago 6

a VIKON idea . . .



A fireplace facing gleaming with the warm reflections of brass . . .

deserves a VIKON tile...

For Vikon Tile is metal and ever so light! It needs no elaborate structural support. Heat cannot affect it. And it cuts easily, bends without cracking.

Softly rolled bevels gleam with rich high lights, giving you interesting new visual effects.

And of all the Vikon Metal Tiles there is none quite . . .

like Solid Brass . . .

A lovely Vikon original, this metal tile is doubly sealed against tarnish. First the metal—solid *not* plated—is specially treated, and then a crystal-clear enamel is baked on.

Solid Brass Vikon Metal Tile goes well with wood paneling. And it combines harmoniously with other Vikon Tiles.

From any point of view—architect's, builder's, home owner's or dealer's—it's hard to resist the advantages of any of these VIKON METAL TILES:

PORCELAIN ON ALUMINUM • ENAMELED ALUMINUM • CHROMATIZED STEEL • STAINLESS STEEL • SOLID BRASS • SOLID COPPER

Vikon Tile Corporation
Washington, New Jersey, Dept. H-77

Please send me the complete story on the new Vikon Solid Brass Tiles.

- ☐ Distributor NAME
- ☐ Dealer ADDRESS
- ☐ Contractor CITY ZONE
- ☐ Architect STATE



It's the
nationally famous
Rangeaire
the "sellingest"
kitchen stove hood
on the market!



LIST

- WHITE BAKED ENAMEL . . \$64.95
- COPPERTONE BAKED ENAMEL . \$69.95
- SOLID COPPER or
STAINLESS STEEL \$114.95
(Prices for 42" size or less)

All sizes and colors available.

Prices slightly higher on
West Coast and in North-
eastern States.

It's the kitchen stove hood housewives are wanting. The Rangeaire's decorator styling, its efficient squirrel cage-type exhaust unit, its permanent-type aluminum foil filter that's removable for easy cleaning in hot soapy water are features that cinch the sale! Investigate . . . compare . . . and you will see why the Rangeaire leads!

USE COUPON BELOW

for information on complete line of
Island Type • Canopy Type • Custom Made Hoods

ROBERTS MANUFACTURING CO., Cleburne, Texas

Please send complete information
on Rangeaire kitchen stove hoods

NAME _____

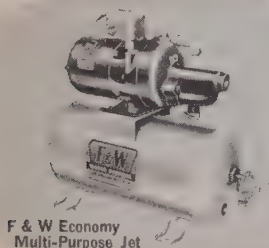
ADDRESS _____

CITY _____ STATE _____

HOMES BEYOND THE
WATER MAINS WITH

F&W
WATER SYSTEMS

SELL QUICKER, EASIER



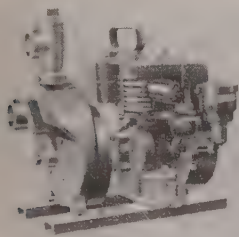
F & W Economy
Multi-Purpose Jet

This *economical* jet pump converts from shallow to deep well by taking ejector off pump and moving it down into well. Substituting high pressure ejector enables higher discharge pressures, or use on deeper wells. 1/2 H.P. Motor, 480 G.P.H. & 1/2 H.P. 750 G.P.H. @ 15 ft. & 20 P.S.I. Available with 6, 12, or 30 gal. tanks.



F & W
Submersible

Gives you capacities up to 1600 G.P.H. and depths to 500 feet for wells 4" or larger. Easily installed. Water lubricated, built for long, low-cost operation under water. Minimum maintenance, silent, invisible, self-priming, automatic. Solves deep-well problems better, at lower cost.



F & W Contractor's Pump, Ideal for Draining Excavations

Gasoline-engine powered, ruggedly built for heavy-duty. Easily portable, weighs only 35 lbs. Handles water containing solids and abrasives without clogging.

FLINT & WALLING MANUFACTURING CO., INC.
Oak Street, Kendallville, Indiana
PERFORMANCE-PROVED SINCE 1866

676. Amerock Hardware. Amerock Corp., Dept. HH, Rockford, Ill.

This new 20 page book carries the company's complete line of hardware for cabinets, built-ins, furniture and doors. Many of the designs and finishes are new this year. Application photographs and drawings show installation techniques.

677. "Automatic Controls." White-Rodgers Co., Dept. HH, 1209 Cass Ave., St. Louis 6, Mo.

A big new catalog of automatic controls for heating, air conditioning and refrigeration. You'll find the following new con-

trols listed, along with some older friends: Fashion room thermostats, PushButton heating-cooling thermostats, a new line of farm controls and new gas controls, notably an improved 100% shut-off automatic pilot.

678. 1957 Goldblatt Tool Catalog. The Goldblatt Tool Co., Dept. HH, 1910 Walnut St., Kansas City 8, Mo.

Fifteen hundred tools for the construction trades are described in a 92 page book. There's an expanded line of dry wall finishing tools, a masonry guide for masons and contractors, new plasterer's hand tools and a new plastering gun, a revised section of general contractor's tools and equipment.

PRODUCTS AND PUBLICATIONS COUPON

For more information on new products and publications in this July issue

check key numbers below and mail to:

House & Home

Room 1021, 9 Rockefeller Plaza, New York 20, N.Y.

NEW PRODUCTS

- a. Mastro Plastics wall tile..... ☐
- b. Decrowall vinyl wall coverings..... ☐
- c. Pittsburgh Corning colored glass block..... ☐
- d. Majestic charcoal grill..... ☐
- e. Stanthony indoor barbecue..... ☐
- f. Moloney sliding glass doors..... ☐
- g. GE washer and dryer..... ☐
- h. Roper "Roast-O-Grill" unit..... ☐
- i. Kich-n-vent metal range hood..... ☐
- j. Made-Ready door and jamb unit..... ☐
- k. Mercury removable wood windows..... ☐
- l. Pilgrim burglarproof window lock..... ☐
- m. Alsynite screened patio package..... ☐
- n. Costimator's real estate slide rule..... ☐
- o. Winfield overhead garage door..... ☐
- p. Closures Sales' folding "Wal-Dor"..... ☐
- q. Carrier's Super Cresline conditioners..... ☐
- r. Connecticut Shower Door medicine cabinet..... ☐
- s. Sherle Wagner hexagon basin set..... ☐

- t. Armstrong oil-fired furnace..... ☐
- u. Velocity Power stud hammer..... ☐

PUBLICATIONS

- 668. Gerber Plumbing fixtures..... ☐
- 669. Allegheny stainless steel sheet and strip..... ☐
- 670. Pittsburgh's "Solargray" glass..... ☐
- 671. Trent Tube catalog for engineers..... ☐
- 672. Zegers' window merchandising aid..... ☐
- 673. Trade-Wind ventilator bulletin..... ☐
- 674. A-C Village report on insulation..... ☐
- 675. Moe Light "Inspiration Lighting" catalog..... ☐
- 676. Amerock hardware..... ☐
- 677. White-Rodgers automatic controls..... ☐
- 678. Goldblatt Tool catalog..... ☐

* For information about unlisted Technical Publications see below.

NAME _____

OCCUPATION _____ TITLE _____

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IMPORTANT:

House & Home's servicing of this coupon expires Oct., 1957

* Any inquiries with money or check enclosures must be addressed directly to the manufacturer.

In addressing direct inquiries, please mention

House & Home

and the issue in which you saw the product or publication.

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dramatic way
to sign
them up**

Use the amazing ELKAY *Sit-Down** Sink as your order desk in your model home. This exclusive sink will draw countless "oohs" and "aahs"—prove conclusively that you are a builder who hasn't overlooked a single, modern, labor-saving advantage. Once the prospective Mrs. Home-Owner is seated at the marvelous *Sit-Down* sink you have a "stainless steel" opportunity to sign up both she and her husband for a home sale.

ELKAY
A REFLECTION OF GOOD TASTE
ELKAY

Only ELKAY makes the sensational *Sit-Down** Sink plus a *complete* line of stainless steel sinks in a range of prices that allow you to feature a stainless steel sink in *all* your homes. Find out about ELKAY's special Model Home deal . . . write now!

See them on display

The new ELKAY Tri-Level display is now in better plumbing showrooms and at wholesalers from coast-to-coast. You can actually compare and see which model ELKAY sink is suitable for use as a standard model in your homes.



ELKAY

MANUFACTURING COMPANY

1874 South 54th Avenue • Chicago 50, Illinois

The World's Oldest and Largest Manufacturer of Stainless Steel Sinks . . . Since 1920

*TradeMark of Elkay Mfg. Co.

for further details check numbered coupon p. 188



Here's the
hottest news
EVER
in a
**Bathroom
Ventilator**
Broan No. 600
Wall Fan
Priced at

\$19²⁵
LIST

and fully
guaranteed



What builder doesn't want to cut costs and improve his house at the same time? The big question is how. You can accomplish both objectives with a new Broan No. 600 — 6-inch bathroom ventilator — a fan designed for either side wall or ceiling installation. Look at these big advantages that the No. 600 offers you.

- It is the only fan that can use low cost 3" round duct.
- It moves more air than any fan of comparable size — 100 CFM.
- It is installed fast — simply nail to joists, header or studs.
- It has an attractive snap-on grille — no screws, wing nuts or tools needed.
- It is whisper-quiet in operation.
- It has a dependable, fool-proof back-draft damper.
- It provides the lowest installed cost.
- It is offered at the lowest initial cost — \$19.25 list.

This newest news in fans is made by Broan — the Company that originated — and still makes — the famous Motordor fan. Write for informative bulletin and the name of the distributor nearest to you.

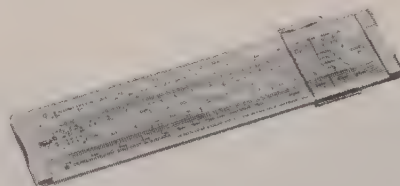
Broan MFG. CO., INC.
Specialists in quality ventilating equipment for 25 years

924 West State Street
Hartford, Wisconsin

New Milwaukee



m. New screened patio comes in a kit all ready to assemble. Three-sided Screenlite consists of 3'-wide Fiberglas screened panels and a roof of Alsynite Fiberglas reinforced translucent plastic. Minimum standard size, 9' x 12', can be expanded by additional panels. Structural parts of rust-proof aluminum, predrilled and precision-cut for easy assembly. The kit retails for about \$450; additional panels cost about \$12. Alsynite Co. of America, San Diego 9, Calif.



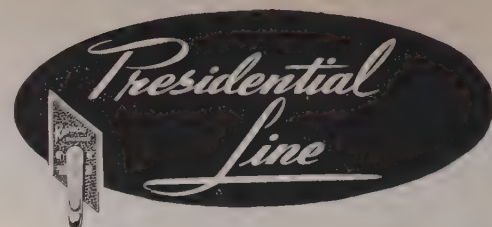
n. Realtor's slide rule is a pocket-size instant calculator that gives you quick computations of common real estate problems. With it you can get fast figures on basic replacement costs, depreciation, percentages, square footage, loan amounts, monthly payments, commissions, gross rent multipliers, etc. Costimator comes in a leatherette pocket case plus instructions. \$3.95. Costimator, San Marino, Calif.



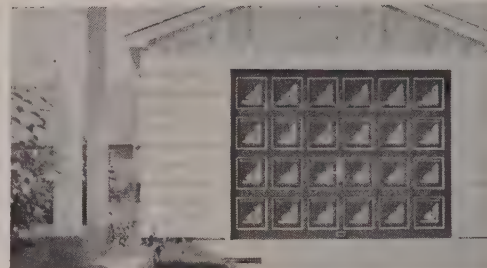
o. Winfield overhead garage door sports a design of raised and carved panels of redwood. Panels can be ordered from a wide selection to form any desired arrangement. Standard sizes for one- and two-car garages; intermediate sizes up to 12" wide made on order for one car garage; over 12' up to 32' w. made on order for two-car garage. Winfield Door Corp., Lindenhurst, N.Y.

Continued on p. 180

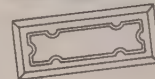
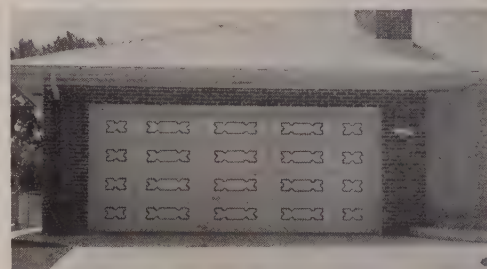
RAYNOR



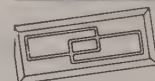
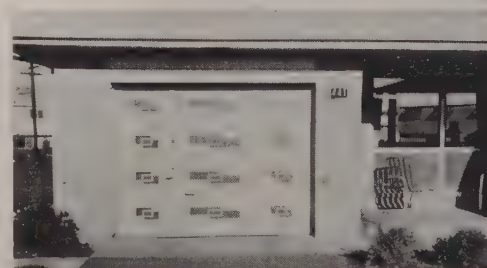
Overhead Garage Doors



the Washington . . . a simple, yet striking carved panel arrangement



the Taylor . . . designed especially for the longer two-car garage



the Polk . . . an effective combination of square and streamlined panels

Achieve that "Custom-Built" Look with Versatile Carved Panel Designs

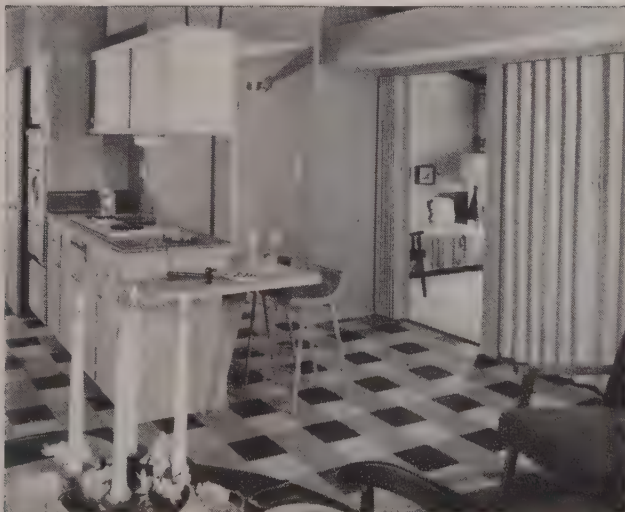
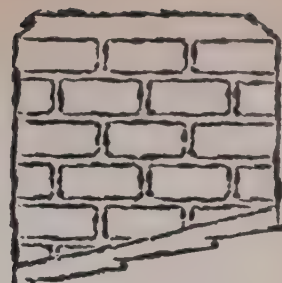
Discriminating home buyers are looking for quality and smart design . . . that's when a Raynor garage door makes a good first impression. To "clinch" the sale, there's the Raynor line of *Presidential* Carved Panel designs . . . distinctive patterns the home owner can create himself! A Raynor door on your next model home will identify you as a quality builder.



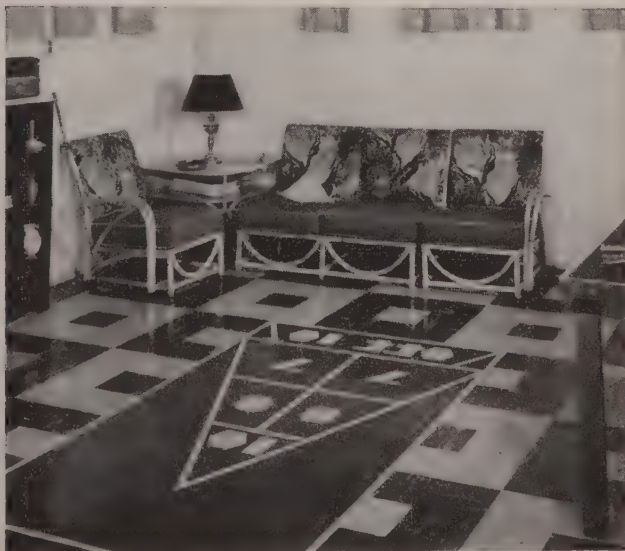
FOR YOUR NEAREST
RAYNOR DISTRIBUTOR,
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RAYNOR MANUFACTURING COMPANY
Dixon Illinois

Use tile floors "all around the house"... with eye-catching, practical Tile-Text products



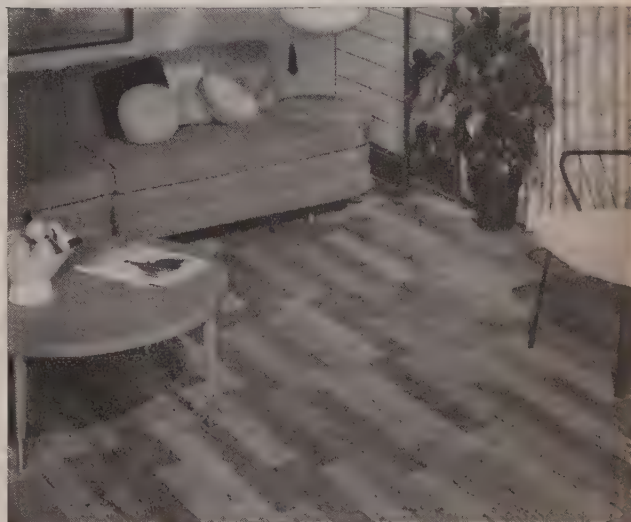
There's a Tile-Text floor for every priced home. Any homeowner, regardless of the cost of his home, will be happy to have a kitchen floor with the easy-living qualities of Flexachrome vinyl-asbestos floor tile. For other areas, choose asphalt tile or one of the other handsome moderately priced tiles.



There's a Tile-Text floor for any style home. These resilient tiles can be installed over concrete slab, in the basement or on wood sub-floors.



There's a Tile-Text floor for every room in the house. Whether it's a greaseproof tile for the kitchen and bathrooms, a colorful tile for the children's rooms, a special tile for the den, a practical, thrifty tile for the utility room.



There's exactly the right pattern to give added sales appeal to the house—marble, terrazzo and cork types. Even a "plank-shaped" tile in woodtone colors. And you have a choice of over 100 attractive colors.

**THE TILE-TEXT DIVISION, THE FLINTKOTE COMPANY,
1234 McKinley Avenue, Chicago Heights, Illinois**

In the 11 Western states: Pioneer Division, The Flintkote Company, P. O. Box 2218, Terminal Annex, Los Angeles, Calif.

In Canada: The Flintkote Company of Canada, Ltd., 30th Street, Long Branch, Toronto.

TILE-TEXT ... Floors of Lasting Beauty

Manufacturers of Flexachrome*... Tile-Text*... Tuff-Text*... Mura-Text*... Holiday Flexachrome
... Korkolor†... and Modnar*, the plank-shaped asphalt tile

*Reg. U. S. Pat. Off.

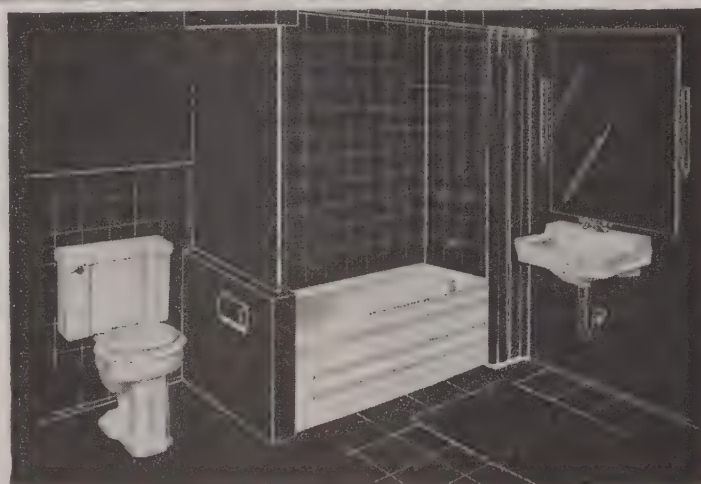
†Trademark of The Flintkote Company



for further details check numbered coupon p. 188



Big and small builders alike depend on Gerber for quality plumbing fixtures and dependable, efficient service. All 4000 homes in this Menlo Park, N.J. project feature modern Gerber "packaged" bathrooms.



Five modern Gerber plants offer you quality fixtures, priced right plus dependable service

For any project—big or small—Gerber offers a complete line of smartly styled, high quality plumbing fixtures. They are designed for easy installation and service, and carry the Good Housekeeping seal. Gerber fixtures are available in White, Sunset Tan, Waterfall Blue, Lagoon Green, or Petal Pink—at prices so low you can install two Gerber bathrooms for little more than you would pay for one of other makes.

Over a quarter of a century of experience supplying the building industry assures efficient handling of your order and "on time" delivery to help make your building job proceed smoothly. Complete "packaged" bathrooms can be delivered in one truck direct to your job site from any of Gerber's five modern plants. And your Gerber representative is prepared to give you valuable job-site service that cuts installation time.

See for yourself how you can build more bathroom appeal into your next home with Gerber's full value line of quality plumbing fixtures.

Free Booklet

Send today for special builder booklet No. C10, "How to build more bathroom appeal into your homes."



GERBER

Plumbing Fixtures

Gerber Plumbing Fixtures Corp., 232 North Clark Street, Chicago 1, Illinois
Export Division: Gerber International Corp., 500 Green St., Woodbridge, N. J.



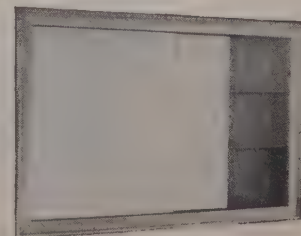
Five modern Gerber plants offer complete line of brass, vitreous china ware, and steel enamel ware



p. Folding "Wal-Dor" changes color whenever homeowner desires it. Vinyl covers in three colors can be changed or replaced to blend with a new color scheme. Sealed vinyl pockets in the covers act as a hinging device. Doors are available in 80" lengths and in four standard widths up to 48". A specially treated Insul-Core baffle is said to reduce sound transmission, insulate against heat and cold. Other features: molded nylon bearings, steel track, vinyl bumper strip built-in along length of rigid steel guide post. Bumpers are offset and will intermesh when doors are paired. 24" x 80" size, \$13.95. Closures Sales Corp., Detroit 1, Mich.

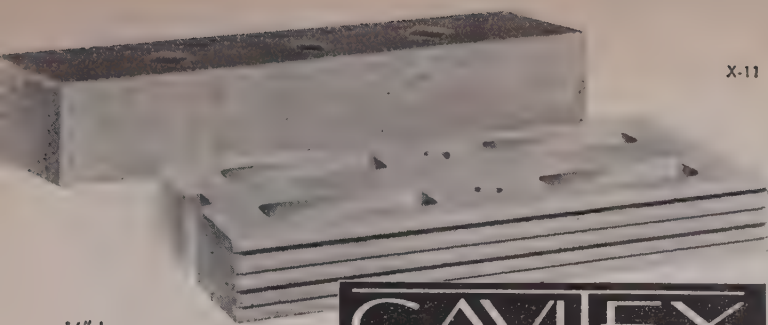


q. Carrier room air conditioners—the Super Crestline series for 1957—are rated for full cooling capacity but need less electrical current. Both the ¾ hp. model and 1 hp. model in this series operate on 115 v. household circuit. A Power Cooling control on the series is said to be similar to automatic transmissions in cars in that the control device, employing a two-step thermostat, "shifts gears" automatically when room temperature nears the desired setting. Fan slows down decreasing cooling, but increasing removal of excess moisture. A more constant temperature and humidity are maintained, but the frequent on-off cycling of the air conditioner is prevented. Carrier Corp., Syracuse 1, N.Y.



r. Medicine cabinet has a wide expanse of sliding mirrored doors with double storage cabinets behind them. Unit recesses into a wall opening 29½" x 19½", is surrounded by a chromium plated frame, 31¼" x 21¼". Mirror is 15" x 18½". Cabinet is heavy gauge steel, mirrored doors have nylon slide. \$42.50. Connecticut Shower Door Co., Hartford, Conn.

Continued on p. 182



X-11

- 16" Long
- Two thicknesses: 8" and 4"
- Modular Dimensioned
- Striated or Plain Face
- Large Voids
- Range of 14 Colors

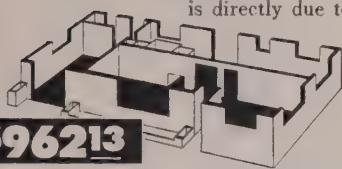
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Outstanding Masonry for Price-Conscious Builders

Styled in line with today's architectural trends, Cavitex has the beauty of proper symmetry along with ingrained color in a wide range. Cold-formed, its clean, sharp lines are never distorted by burning.

With an 8-inch thickness for exterior walls, and a 4-inch for partition, veneer, or cavity walls, Cavitex is suited to all types of construction. Initial low cost and ease of laying combine to bring the all-masonry home to price levels that induce greater sales. Low price of Cavitex is directly due to the economies of local manufacturing.

Write for "Artistry in Masonry" and name of nearest local plant.



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More local plants are required to supply the rapidly growing demand. As a manufacturing opportunity, Cavitex can be highly profitable, either as an independent operation or as a supplementary activity—especially in project development. Each plant operates in franchise-protected territory, with Cavitex machine available on lease. Ask for Opportunity, Unlimited.

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This national average price buys all the Cavitex needed for all the walls shown, even to planters, of the 3-bedroom, 50'x26' "Cavalier". (Blueprints available.) Price—which may vary by locality—typifies Cavitex economy.

W. E. DUNN MFG. CO.
424 W. 24th Street, Holland, Michigan
858 Dundas Highway, Cooksville, Ontario

BENDIX MOULDINGS

with their especial appeal to women, help make the sale. Decorative mouldings for cornices, chair rails, closet edges, door frames.

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Tough plywood bond endures super-heated steam

It's phenolic-resin bonded... for longer life*

Subjecting this plywood to super-heated steam brings you this important proof: Even the severest moisture conditions can't affect phenolic-resin bonding! This adhesive outlasts the wood!

That's why phenolic resin is used by well-known plywood manufacturers belonging to the Douglas Fir Plywood Association. Under all weather conditions, phenolic resin keeps the plies together; makes plywood one of the most practical exterior building materials... and one of the most economical.

The grade trademark of the Douglas Fir Plywood Association tells the difference. It's burned into the edge of every panel and guarantees 100% waterproof phenolic-resin bonding. THE DOW CHEMICAL COMPANY, Midland, Michigan.

*The Dow Chemical Company is a leading producer of phenol as used by plywood adhesive manufacturers.

EXT-DFPA

To get the best, look for this grade trademark whenever you order, buy or specify plywood.

YOU CAN DEPEND ON

DOW

for further details check numbered coupon p. 183



s. Hexagon basin set is one of three new designs from Sherle Wagner. The pieces shown here have a sculptured look, are suggested for contemporary bathroom decor. Sets are complete with standard plumbing parts, handles, escutcheons and mixer spout. Matching tub sets are also available. Hexagon sells for about \$140 in brass, \$150 in 24 carat gold plate or silver. Sherle Wagner, New York 22, N.Y.



t. New Armstrong oil-fired furnace was designed for close clearance use in alcoves, closets, utility rooms or attics. When used with a matching return air drop, Lo-Hi-Boy can become a basement furnace. Four oil models range from 84,000 to 125,000 BTU. A new combustion chamber "Ceramiflex" replaced firebrick, is made from same materials that are used to produce liners for jet aircraft exhausts. Unit arrives completely assembled, including combustion chamber, oil burner, controls and wiring. Installation requires positioning unit, attaching electric and fuel lines, flue and ducts. Armstrong Furnace Co, Columbus 8, Ohio.



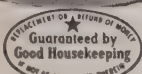
u. VP stud hammer fastens wood or sheet metal to concrete by *pushing* nail stud out the end of the barrel instead of shooting it out. As a result, stud's length of travel is limited and company claims ricocheting is prevented. Blank cartridges provide the power; machine cannot be set off except in actual work position. Penetration depth of 1 1/4", 1 3/4" and 2 3/4" nail studs is controlled by a simple setting of power adjustment ring at barrel's end. Hammer weighs 6 lbs. With carrying case, standard chuck, auxiliary tools, safety goggles, it is \$112.50 f.o.b. Velocity Power Tool Co., Pittsburgh 8, Pa.

Continued on p. 188



TRAFFIC STOPPER!

Nothing stops traffic like a Stanthony Ventilating Hood! That distinctive styling makes prospects stop, look and consider... provides you with the opportunity to close the sale fast by pointing out all the important features beneath Stanthony's beauty. Yes, Stanthony stops 'em... so you can sell 'em!



Stanthony

VENTILATING HOODS

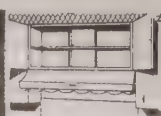
Manufactured by Stanthony Corp., Dept. HH-1
5341 San Fernando Road West,
Los Angeles 39, California



Two-speed, twin-wheel blowers move more air quickly, quietly, efficiently. Unit easily removed for servicing.



All power automatically cut off when housing is unlatched. Safe for children.



Self-contained hoods—blower, lights, filters within hood itself. All have center discharge of 3 1/2"x10" against back wall.



Aluminum foil twin filters prevent grease accumulation in blower, duct work, easily cleansed in household detergent. Hi-baked enamel finish wipes clean.



No wall switches. Light and power controls built into housing. Translucent light lens for non-glare illumination.



Choice of three distinctive styles, several sizes and colors. Vent cover available, with or without electric clock.

Also makers of the Stanthony "Electramic" Broiler for perfectly controlled heat without messy charcoal

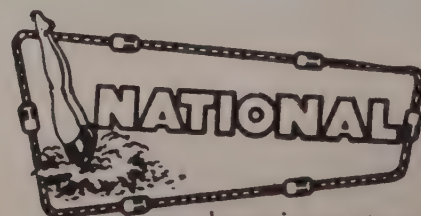
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your family
to a
lifetime
of pleasure



NATIONAL'S revolutionary design of precast, prestressed concrete reinforced pools bring you **DECADES** of pleasure at an amazingly reasonable price.

NATIONAL'S complete financing up to \$3500 with no down payment and 36 months to pay brings this complete pool within the means of the medium income family.

Write, Wire or Call



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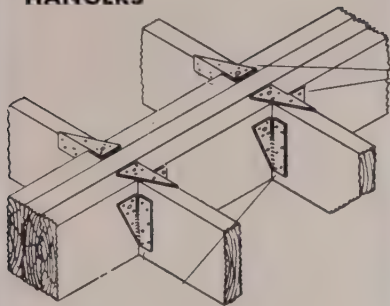
LEE HIGHWAY • FLORENCE, ALABAMA

USE PRACTICAL, ECONOMICAL

TECO

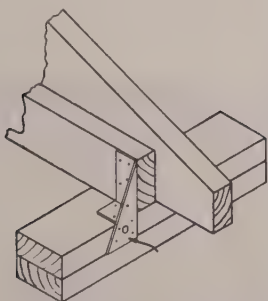
Trip-L-Grip

FRAMING ANCHORS

For Stronger Nailed
Joints in WoodUSE AS
JOIST
HANGERS

Eliminate — Notching — Ledger Strips
— Strap Hangers — Shimming —
Floor and ceiling joists are auto-
matically leveled.

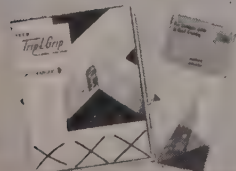
One Size Fits Joists from
2" x 4" to 2" x 12"

USE FOR
ROOF
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Securely anchors rafters to plate. Ties
roof down against uplifting winds.
Automatic rafter spacing. Eliminates
toe nailing.

Send for FREE

descriptive and
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the uses of Trip-L-
Grips as joist hang-
ers and for roof
framing.



TIMBER ENGINEERING COMPANY HH-574
1319 18th Street, N.W.
Washington 6, D. C.

Please send me FREE copy of booklets "Trip-
L-Grip Framing Anchors as Joist Hangers" and
"For Stronger Joists in Roof Framing."

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Firm.....

Street.....

City, Zone, State.....

for further details check numbered coupon p. 183

668. Gerber Catalogue. Gerber Plumbing
Fixtures Corp., Dept. HH, 232 N. Clark
St., Chicago 1, Ill.

Ninety-six pages of plumbing fixtures
await your selection in a catalog newly
designed, organized and referenced. You'll
see a complete line of brass fixtures, vitre-
ous china and steel enamel products and
you'll get technical tips, dimensional draw-
ings, installation data. A section on the
packaged bathroom shows plumbing con-
tractors how to save time by ordering com-
plete bathrooms without having to itemize
each fixture.

669. Stainless Steel Sheet and Strip. Al-
legheny Ludlum Steel Corp., Dept. HH,
Oliver Bldg., Pittsburgh 22, Pa.

Twenty tables include detailed information
on a stainless steel finder, corrosion re-
sistance of various stainless steels, fabrica-
tion properties and weight tables per lineal
foot in many widths and gauges.

One section covers proper selection of
stainless steel grades; industry index tells
applications.

670. Gray Glass. Pittsburgh Plate Glass
Co., Dept. HH, 1 Gateway Center, Pitts-
burgh 22, Pa.

A technical essay from the Product De-
velopment Dept. of Pittsburgh Plate Glass
Co. on Solargray Plate Glass. Transmitt-
ance characteristics are given for Solar-
gray which is said to cut down brightness
and glare, provide solar heat control, and
freedom from color problems in daylight.
Explanatory text, test data round out
earlier reports.

671. Catalog. Trent Tube Co., Dept. HH,
East Troy, Wis.

A big new book for engineers, purchasing
agents and users of stainless steel and high
alloy pipe and tubing. Trent Tube products
range in size from 1/8" to 40" outside
diameter. Contour Trentweld tubing, a new
process in welding, is formed by welding
pipe and tubing from the bottom rather
than at the top. Since the weld is made
at the bottom of the formed strip, gravity
works to pull down the molten weld metal
until it perfectly matches the contour of
the pipe. Weld bead or undercut are elimi-
nated, it is claimed, as are any focal points
for erosive and corrosive attack. Book also
describes pipe and tubing for use in high
pressure applications, outlines advantages
of titanium tubing, supplies 17 tables plus
a glossary of tubing terms.

672. "Today—Quality Sells the Home
Buyer." Zegers, Inc., Dept. HH, 8090 S.
Chicago Ave., Chicago, Ill.

Here's a book to help you sell windows to
your home buyers. It shows how properly
weatherstripped windows help builders sell
houses at greater profit; how national ad-
vertising and local promotion give you
good merchandising sales aids.

673. Bulletin 620N. Trade-Wind Motor-
fans, Inc., Dept. HH, 7755 Paramount
Blvd., Rivera, Calif.

Kitchen and bathroom ventilators, hoods
and wall insert heaters are shown in 12
pages with sizes, installation data and ac-
cessories.

Continued on p. 186

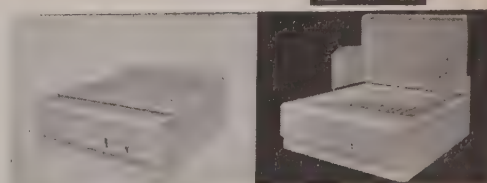
How do you
interest a man
in kitchen
appliances?

Show him a Stanthony
"Electramic" Broiler

The Stanthony Built-In

"electramic" broiler has male
sales appeal throughout,
making it easy for you to sell
both halves of the buying team.
Whet the man's desire by
describing indoor barbecue
fun . . . of tangy barbecued
foods done to a turn . . .
perfectly controlled heat. Then
tell the women about
Stanthony's work-saving
features . . . no messy charcoal
. . . easy-to-clean drip pan,
and grill that can be washed
in the sink. Remember,
sell the male . . . and
clinch the sale.

ADVERTISED IN
LIFE



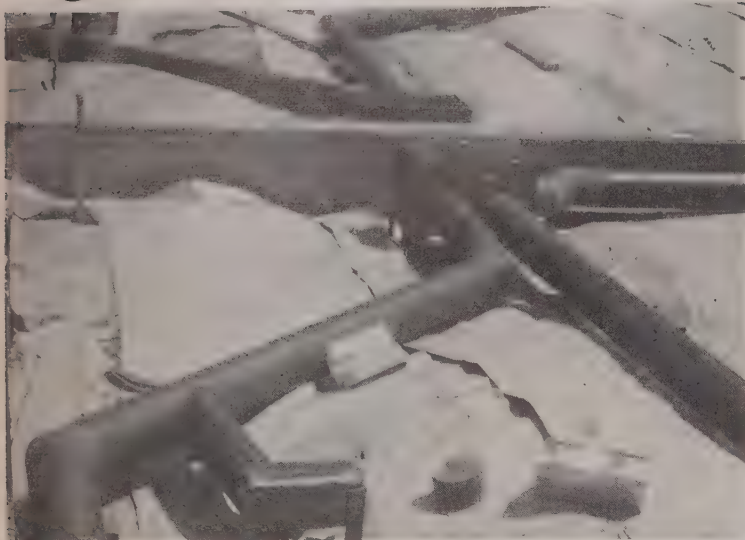
Stanthony

"ELECTRAMIC" BROILERS

Manufactured by Stanthony Corp., Dept. HH-2
5341 San Fernando Road West,
Los Angeles 39, California

Also makers of
The Stanthony Ventilating Hood
the best way to ventilate a kitchen

Another



OUTSTANDING INSTALLATION OF

SONOAIRDUCT®

FIBRE DUCT

PERMANENT HOUSING PROJECT
FORT BENNING, GA.

Project includes 100 units.
80 two-story buildings and 20
one-story buildings. SONOAIRDUCT
Fibre Duct was used as supply lines
in the slab for the perimeter
heating systems for the first floor
in the 80 two-story buildings.
SONOAIRDUCT was used in the slab
for return lines in the 20
one-story buildings.
SONOAIRDUCT Fibre Duct is made
especially for gas and oil fired,
slab-floor perimeter heating
systems. It is lightweight, easy to
handle and levels quickly.
Aluminum foil lined. 23 sizes—2"
to 36" I.D., up to 50' long.
SONOAIRDUCT meets and exceeds all
F.H.A. criteria and test
requirements. Free installation
manual available upon request.

meets and
exceeds all
F.H.A.
criteria and test re-
quirements for prod-
ucts in this category

Jordan Company,
General Contractor;
Southern Air
Contracting, Inc.,
Heating Contractor,
Columbus, Ga.
J. E. Greiner Co. &
Associates, Albany, Ga.
Under supervision of
U.S. Army Corps of
Eng., Savannah Dist.,
Savannah, Ga.

See our catalog in SWEETS...

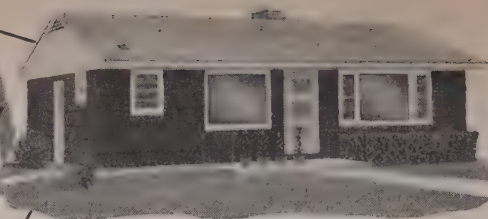


**SONOCO
PRODUCTS COMPANY**

CONSTRUCTION PRODUCTS DIVISION
HARTSVILLE, S. C.

LOS ANGELES, CAL. MONTCLAIR, N. J.
3955 SOUTH WESTERN AVE. 14 SOUTH PARK STREET
AKRON, IND. • LONGVIEW, TEXAS • BRANTFORD, ONT. • MEXICO, D. F.

another
**HOME-WAY
HOME**



Basic Homeway that you
can sell at a budget
price—add wing, breeze-
way, garage, etc. later.

The expandable home with
custom-design flexibility offers
a profitable franchise to large
and small builders, site-built developers.

In today's market, a Home-Way franchise means more than ever before.
You can offer customers production line economy and customized
flexibility in a wide choice of basic models—Split Levels, Contempo-
raries and Ranches.

A Home-Way franchise has helped small builders grow, earned extra
profits for large builders and added unlimited variety in develop-
ments with site-built houses.

Your Home-Way franchise will bring you a complete service: custom
designing to individualize the basic plans, demonstration homes
strategically located throughout the Midwest, prompt scheduled
deliveries, local advertising and sales helps.

MAIL THIS COUPON FOR COMPLETE INFORMATION

GBH-WAY HOMES, Inc.

Dept. HH, Walnut, Illinois

Please rush complete information on Home-Way Homes
and the Home-Way Dealer Franchise.

Name _____

Address _____

City _____

Zone _____ State _____

So get set now to
turn Spring and
Summer home
seekers into
Home-Way buy-
ers. Home-Way
profits are as-
sured profits!
Send the coupon
and get the facts
by return mail.



Model
38-bF

MORE FOR YOUR MONEY with a WARREN-KNIGHT TRANSIT-LEVEL

Model 38-bF \$285. Model 39-bF (Without compass) \$260.

You've never seen a Transit-Level like the new Warren-Knight.
It looks and is operated like a transit, yet it has the exclusive
advantage of being adjusted like a Wye
level, and costs less than half as much
as the average transit. The new design
Model 38-bF is so sturdy that maintenance
and repair charges will be practically eli-
minated. Assures a LIFETIME of SERVICE.
This expert new design includes such fea-
tures as a steel center, 24x coated optics,
covered leveling screws, and limb vernier
reading to one minute.

NEW DESIGN

There has never
been a Transit-
Level like the
38-bF. Offers new
usefulness — al-
most indestruct-
ible.

Why not get the
full facts on this
startling new
instrument.
Write for FREE
Bulletin HH-77.

**10 DAY
FREE TRIAL**
So sure are we
of your recep-
tion to this
magnificent
new instrument
that we offer it
for 10 days trial
—No obligation
to purchase.

WARREN-KNIGHT
136 NORTH 12TH STREET PHILADELPHIA 7, PA.

time
proved
quality

in the wall
**SLIDING
DOOR
FRAMES**

NORDAHL

**WARDROBE
HARDWARE**

NORDAHL MANUFACTURING CO.

180 WEST ALAMEDA, BURBANK, CALIFORNIA

California builder features to help sell 2,000 new quality homes

HERE IS dramatic new evidence of *your* own industry's recognition of the impact of "Advertised-in-LIFE."

The Aldon Construction Company of Los Angeles, which grossed a record \$38,000,000 in 1956, has just initiated a pioneer home-sales campaign keyed to products that are "Advertised-in-LIFE."

President Willard Woodrow announced that the campaign is based on the fact that "each home (ranging from \$16,950 to \$35,000) will feature the products and materials that have gained public recognition and confidence through national advertising in LIFE."

Aldon has planned a complete advertising-

merchandising campaign for local promotion. Billboards, radio, TV, newspapers, literature and point-of-sale displays will be used for tie-ins... with the theme "Built with famous products advertised in LIFE" running throughout.

Explaining the development of this strategy, Woodrow said: "The prestige of products which are nationally advertised in LIFE is a real selling advantage for Aldon Construction. For this reason we selected as many products as possible which are being pre-sold through the advertising pages of LIFE."

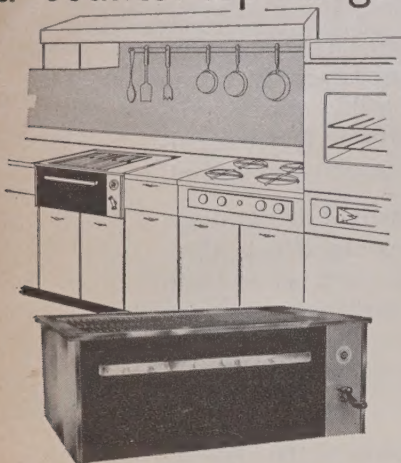
You, too, can use the power of the "Advertised-in-LIFE" symbol to help you sell. Write LIFE's Building Products Merchandising.

Business *responds* to **LIFE**
because people *respond* to **LIFE**
LIFE is read by 12,000,000 households every week



for further details check numbered coupon p. 188

A CHARCOAL GRILL
that builds in like
a counter-top range!



Majestic Char-Grill

- Fits wood or masonry construction
- Ideal for kitchen counter tops
- Stainless steel top
- Lift-out two-piece chrome grill
- Front crank adjusts height of fire

A really deluxe quality barbecue grill, designed to answer every need of architects and builders for custom indoor barbecue installations. Installs like a built-in range in wood or metal cabinets or masonry construction, or can be used as a portable unit. Handsome velvet-black and gold metal front, accented with chrome.

... from a full line of
the best in permanent
barbecue equipment!



Majestic CIRCULATOR FIREPLACE

The heat-circulating fireplace that includes all component parts, serves as a masonry form, and assures efficient operation. "Radiant Blades" give greater heat circulation and strengthen firebox. Wide range of sizes.

Write TODAY for full details

The **Majestic** Co., Inc.
413-C Erie St, Huntington, Ind.

674. "How Mineral Wool Insulation Reduced Builders' Costs in Air Conditioned Village." Nat'l Mineral Wool Assn., Dept. HH, 2906 Americas Bldg., Rockefeller Center, New York City.

Data from A-C Village at Austin forms the basis of this book. Operating costs for heating and cooling and actual construction costs were reduced, book claims, by application of thick mineral wool insulation. Data was prepared by John R. Watt, associate professor of Mechanical Engineering, Univ. of Texas.

675. "Inspiration Lighting." Moe Light Div., Thomas Industries, Dept. HH, Louisville 2, Ky.

Handsome color photographs help sell the products in this big lighting fixture catalog. A galaxy of lights for all purposes in and around the house have descriptive paragraphs to help you order the ones you want. An illustrated index in the back shows the products in miniature, gives the page numbers where more information can be found.

*** "Practical Accounting and Cost Keeping for Contractors." Frank R. Walker Co., Dept. HH, 173 West Madison St., Chicago 2, Ill. \$5 plus postage.

This big book, by means of illustrated accounting sheets, shows you how to get detailed information regarding all phases of your business with a minimum amount of clerical labor. Systems are devised for the small and medium volume contractors and for those who want a modern double-entry bookkeeping system free of red tape, easy to keep.

You'll find here just about everything you need to know including the preparation of your estimates, submitting proposals, drawing up formal contracts and sub-contracts, starting the job, preparing progress reports, keeping the workmen's time on the job (including Social Security and Withholding Tax Deductions and Insurance), data on how to set labor costs, how to select the right bookkeeping system, how to keep your books with the least labor.

*** "Windows and Glass in the Exterior of Buildings." Building Research Institute. To order, write Publications Office, National Academy of Sciences, Dept. HH, 2101 Constitution Ave., Washington 25, D.C. \$5.

Twenty-four of the country's foremost experts talk about the advantages and disadvantages incurred by the growing use of glass in all types of present-day construction. The book is the official record of the BRI conference held last winter, and it contains reports on daylighting, air conditioning, heating, ventilating, interior and exterior and residential, commercial and institutional design.

You'll learn here what the experts feel about the use of glass as a design element and about the work in window wall design to overcome home owners' concern over breakage and the need for privacy. Manufacturers', too, report on the latest developments in wood, steel and aluminum windows, glass block and fixed glass fenestration, and there is a section on window standardization.

Continued on p. 188

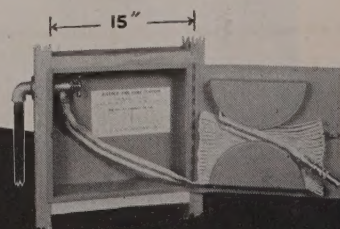


FIRE HOSE STATION Makes Money for Builders



Sells Homes and Eases Financing

- Offers unique safety feature
- First Aid for fire (in record-album-size cabinet)
- Includes 30, 40, 50 to 75 feet of linen hose
- May be installed even after interior finish
- As low as \$40 installed
- Discounts for projects
- Limited supply in stock for prompt delivery

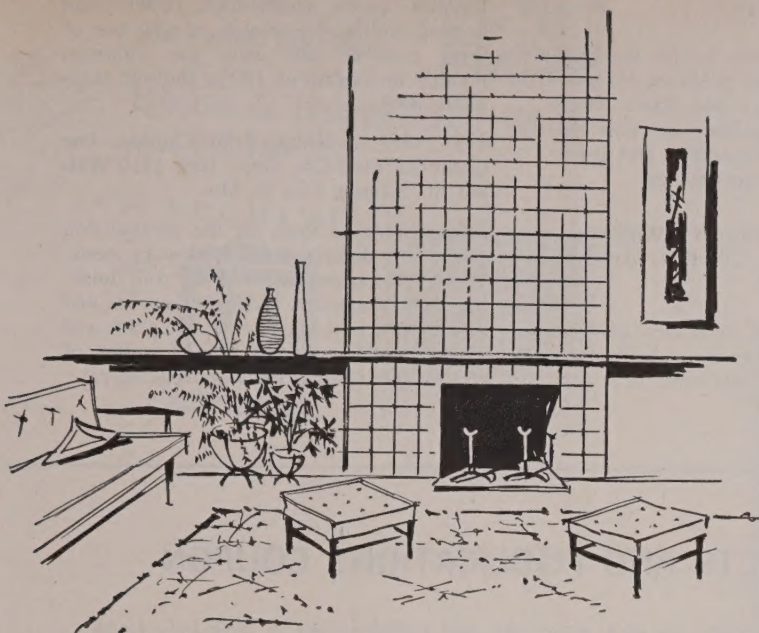


Write
Now...

W.D. ALLEN MANUFACTURING CO.

Room 700 Allenco Building
566 W. Lake St., Chicago 6

a VIKON idea . . .



A fireplace facing gleaming with the warm reflections of brass . . .

deserves a VIKON tile...

For Vikon Tile is metal and ever so light! It needs no elaborate structural support. Heat cannot affect it. And it cuts easily, bends without cracking.

Softly rolled bevels gleam with rich high lights, giving you interesting new visual effects.

And of all the Vikon Metal Tiles there is none quite . . .

like Solid Brass . . .

A lovely Vikon original, this metal tile is doubly sealed against tarnish. First the metal—solid *not* plated—is specially treated, and then a crystal-clear enamel is baked on.

Solid Brass Vikon Metal Tile goes well with wood paneling. And it combines harmoniously with other Vikon Tiles.

From any point of view—architect's, builder's, home owner's or dealer's—it's hard to resist the advantages of any of these VIKON METAL TILES:

PORCELAIN ON ALUMINUM • ENAMELED ALUMINUM • CHROMATIZED STEEL • STAINLESS STEEL • SOLID BRASS • SOLID COPPER

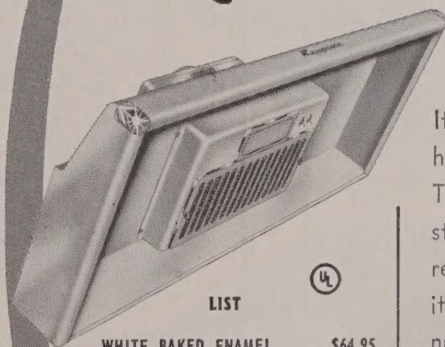
Vikon Tile Corporation
Washington, New Jersey, Dept. H-77

Please send me the complete story on the new Vikon Solid Brass Tiles.

- ☐ Distributor NAME
- ☐ Dealer ADDRESS
- ☐ Contractor CITY ZONE
- ☐ Architect STATE



It's the
nationally famous
Rangeaire
the "sellingest"
kitchen stove hood
on the market!



LIST

- WHITE BAKED ENAMEL . . \$64.95
- COPPERTONE BAKED ENAMEL . \$69.95
- SOLID COPPER or
STAINLESS STEEL \$114.95
(Prices for 42" size or less)

All sizes and colors available.

Prices slightly higher on
West Coast and in North-
eastern States.

It's the kitchen stove hood housewives are wanting. The Rangeaire's decorator styling, its efficient squirrel cage-type exhaust unit, its permanent-type aluminum foil filter that's removable for easy cleaning in hot soapy water are features that cinch the sale! Investigate . . . compare . . . and you will see why the Rangeaire leads!

USE COUPON BELOW

for information on complete line of
Island Type • Canopy Type • Custom Made Hoods

ROBERTS MANUFACTURING CO., Cleburne, Texas

Please send complete information
on Rangeaire kitchen stove hoods

NAME _____

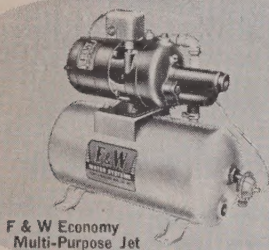
ADDRESS _____

CITY _____ STATE _____

HOMES BEYOND THE
WATER MAINS WITH

F&W
WATER SYSTEMS

SELL QUICKER, EASIER



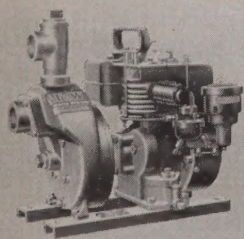
F & W Economy
Multi-Purpose Jet

This *economical* jet pump converts from shallow to deep well by taking ejector off pump and moving it down into well. Substituting high pressure ejector enables higher discharge pressures, or use on deeper wells. $\frac{1}{2}$ H.P. Motor, 480 G.P.H. & $\frac{1}{2}$ H.P. 750 G.P.H. @ 15 ft. & 20 P.S.I. Available with 6, 12, or 30 gal. tanks.



F & W
Submersible

Gives you capacities up to 1600 G.P.H. and depths to 500 feet for wells 4" or larger. Easily installed. Water lubricated, built for long, low-cost operation under water. Minimum maintenance, silent, invisible, self-priming, automatic. Solves deep-well problems better, at lower cost.



F & W Contractor's Pump, Ideal for Draining Excavations

Gasoline-engine powered, ruggedly built for heavy-duty. Easily portable, weighs only 35 lbs. Handles water containing solids and abrasives without clogging.

FLINT & WALLING MANUFACTURING CO., INC.
Oak Street, Kendallville, Indiana
PERFORMANCE-PROVED SINCE 1866

676. Amerock Hardware. Amerock Corp., Dept. HH, Rockford, Ill.

This new 20 page book carries the company's complete line of hardware for cabinets, built-ins, furniture and doors. Many of the designs and finishes are new this year. Application photographs and drawings show installation techniques.

677. "Automatic Controls." White-Rodgers Co., Dept. HH, 1209 Cass Ave., St. Louis 6, Mo.

A big new catalog of automatic controls for heating, air conditioning and refrigeration. You'll find the following new con-

trols listed, along with some older friends: Fashion room thermostats, PushButton heating-cooling thermostats, a new line of farm controls and new gas controls, notably an improved 100% shut-off automatic pilot.

678. 1957 Goldblatt Tool Catalog. The Goldblatt Tool Co., Dept. HH, 1910 Walnut St., Kansas City 8, Mo.

Fifteen hundred tools for the construction trades are described in a 92 page book. There's an expanded line of dry wall finishing tools, a masonry guide for masons and contractors, new plasterer's hand tools and a new plastering gun, a revised section of general contractor's tools and equipment.

PRODUCTS AND PUBLICATIONS COUPON

For more information on new products and publications in this July issue

check key numbers below and mail to:

House & Home

Room 1021, 9 Rockefeller Plaza, New York 20, N.Y.

NEW PRODUCTS

- a. Mastro Plastics wall tile..... ☐
- b. Decrowall vinyl wall coverings..... ☐
- c. Pittsburgh Corning colored glass block..... ☐
- d. Majestic charcoal grill..... ☐
- e. Stanthony indoor barbecue..... ☐
- f. Moloney sliding glass doors..... ☐
- g. GE washer and dryer..... ☐
- h. Roper "Roast-O-Grill" unit..... ☐
- i. Kich-n-vent metal range hood..... ☐
- j. Made-Ready door and jamb unit..... ☐
- k. Mercury removable wood windows..... ☐
- l. Pilgrim burglarproof window lock..... ☐
- m. Alsynite screened patio package..... ☐
- n. Costimator's real estate slide rule..... ☐
- o. Winfield overhead garage door..... ☐
- p. Closures Sales' folding "Wal-Dor"..... ☐
- q. Carrier's Super Cresline conditioners..... ☐
- r. Connecticut Shower Door medicine cabinet..... ☐
- s. Sherle Wagner hexagon basin set..... ☐

- t. Armstrong oil-fired furnace..... ☐
- u. Velocity Power stud hammer..... ☐

PUBLICATIONS

- 668. Gerber Plumbing fixtures..... ☐
- 669. Allegheny stainless steel sheet and strip..... ☐
- 670. Pittsburgh's "Solargray" glass..... ☐
- 671. Trent Tube catalog for engineers..... ☐
- 672. Zegers' window merchandising aid..... ☐
- 673. Trade-Wind ventilator bulletin..... ☐
- 674. A-C Village report on insulation..... ☐
- 675. Moe Light "Inspiration Lighting" catalog..... ☐
- 676. Amerock hardware..... ☐
- 677. White-Rodgers automatic controls..... ☐
- 678. Goldblatt Tool catalog..... ☐

* For information about unlisted Technical Publications see below.

NAME _____

OCCUPATION _____ TITLE _____

FIRM _____

STREET _____

CITY _____ STATE _____

IMPORTANT:

House & Home's servicing of this coupon expires Oct., 1957

* Any inquiries with money or check enclosures must be addressed directly to the manufacturer.

In addressing direct inquiries, please mention

House & Home

and the issue in which you saw the product or publication.

I wish to enter a subscription to **House & Home** for

1 year, \$6 ☐ 2 years, \$8 ☐

US and possessions and Canada only

☐ New

☐ Renewal

Signature _____